

LESLIE'S WEEKLY



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NEW YORK, OCTOBER 1, 1899.

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AMERICA'S CUP-DEFENDER, THE "COLUMBIA,"

RETURNING FROM A RACE, WITH MR. AND MRS. ISELIN AND CREW ON DECK.—THIS PHOTOGRAPH DISCLOSES THE ENORMOUS
HEIGHT OF THE SAHS AND THE SMALLNESS OF THE BODY OF THE VESSEL.

LESLIE'S WEEKLY.

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For Amateur Photographers.

LESLIE'S WEEKLY was the first publication in the United States to offer prizes for the best work of amateur photographers. Many of our readers have asked us to open a similar contest, and we therefore offer a prize of five dollars for the best amateur photograph received by us in each weekly contest, the competition to be based on the originality of the subject and the perfection of the photograph. Preference will be given to unique and original work and for that which bears a special relation to news events of current interest. We invite all amateurs to enter this contest. Photographs may be mounted or unmounted, and will be returned if stamps are sent for this purpose with a request for the return. All photographs entered in the contest and not prize-winners will be subject to our use unless otherwise directed, and one dollar will be paid for each photograph that may be used. No copy-righted photographs will be received.

Special Notice.—Every photograph should be carefully and fully titled on the back, not only with a description of the picture, but also with the full name and address of the contestant, plainly written. Address "Amateur Photographic Contest, LESLIE'S WEEKLY, 110 Fifth Avenue, New York." Competitors, whether they fail or not, are entitled to try again as often as they please.

Dewey and the Presidency.

EVERY great war in the country's history has made one or more Presidents. The Revolution put Washington, that war's most distinguished soldier, at the head of the government, and the War of 1812 did a like service for Jackson, while William Henry Harrison, who won a little distinction in Indian fighting in the same conflict, would never have been thought of in connection with the Presidency except for that fact. Three heroes of the Mexican War were nominated for President—Taylor, Pierce, and Scott—and all except Scott were elected. The war of secession sent Grant to the White House, and it was the leading influence in putting Hayes and Garfield there, while it assisted in this work in the case of Harrison. McKinley, too, was aided in some degree by his creditable service in the same conflict.

Only two men have won enough glory out of the Spanish war to be of any service for political purposes. These are Admiral Dewey and Governor Roosevelt. It is odd that the party conventions, in their efforts to utilize military glory, have skipped the sailors while honoring the soldiers. No naval hero except Stockton, who won a little fame, but only a little, in the Mexican War, was ever conspicuously mentioned in connection with the Presidential candidacy, and he was made impossible in 1852, the next canvass after his retirement from the navy, by the fact that both the big parties had selected military heroes that year—Pierce and Scott; while in 1856 the new issues which had come to the front through the repeal of the Missouri Compromise in 1854 put the Mexican War and its participants far in the background.

William Henry Harrison, Taylor, and Grant had, at the time of their nomination, as little political knowledge and aspirations as Admiral Dewey confesses that he has, but a great party in each case put them up, nevertheless, and elected them. As Benton remarked, in speaking of the first Harrison's election, "the American people love the odor of gunpowder." The precedents, therefore, afford a strong presumption that one party or the other—and possibly both—will eventually nominate Admiral Dewey and elect him.

Cheerful Facts and Figures.

NO one but a chronic and confirmed calamity-howler can fail to find pleasure and satisfaction in the fresh reports coming in daily from every section and every trade and industry in the United States, speaking of increased activity, flattering prospects, and large and sure gains for manufacturers and workers of every grade and name. From the mining regions, the farming districts, and the great industrial and manufacturing centres we have the same happy and hopeful news of good times at hand and still better times looming up in the immediate future.

Thus we are told that in the great copper district of northern Michigan, with workers of all kinds arriving on every train and 5,000 more men employed than one year ago, the demand for labor was never so great as it is now, and not since the Civil War have the mines suffered so greatly from a shortage of workmen. From the iron mines of Pennsylvania comes the statement that the workers in

that industry are making better wages and prospering as they have not done before in many years. Roller men are earning six dollars a day, and other high-class workers even more. A representative of mining interests in Colorado is reported as saying that since the settlement of the smelters' strike work has been resumed on a larger scale than before, and the outlook was never more promising. Significant in this connection is the official report of mineral production in the United States during 1898, showing that the value for that year of our mineral products was \$697,880,002, nearly double what it was in 1880, and \$50,000,000 more than it was in 1892. This is said to be due to a general increase all along the line of mineral products, all of which show large gains. If the present rate of increase is maintained, it is believed that the value of our mineral products for the current year will run far beyond \$700,000,000.

In no direction are the prospects brighter than in the volume of farm products, and especially in the great staple crops—corn, wheat, and cotton. The estimates of the year's output of breadstuffs reach up to unprecedented figures. In Kansas alone conservative estimates place the corn crop at 300,000,000 bushels. The average yield of corn in fair years is from twenty-five to thirty-five bushels per acre. This year the certainty is an average of forty bushels. The latest estimate of the total corn crop for the year in the United States places it at 2,203,000,000 bushels, which is nearly 279,000,000 bushels more than the total crop last year. The yield of oats for the present season is put at 783,000,000 bushels, the largest crop ever known in this country except in one year—1895.

In the lumber and building trades the conditions are not less favorable, and good prices and increasing demands are the rule. Building operations throughout the United States are said to be thirty-three per cent. better thus far during the present year than they were during a similar period in 1898. It is estimated that \$200,000,000 was expended in building operations in the United States during the first six months of 1899. All this has its direct effect on the lumber market in a great enlargement of trade and better prices.

Turning to the figures of our export trade for the current year, our hope and faith in the return of prosperity finds a still surer and stronger basis. In August, 1899, our exports reached the highest point ever known in that month, their value being \$84,565,561. In the August just passed, however, our exports exceeded those for 1898 by over twenty millions, the exact figures being \$104,648,436. More significant still is the fact that the value of our domestic exports of the manufactured kind in August, 1899, was greater than in any other month of any year, the total being \$48,957,603. Nothing could speak more loudly or more surely than these figures of the recognized superiority of American-made goods and the increased demands for them in foreign lands.

It would be a dense person who could not squeeze some joy and hope out of such statistics as the foregoing, dry as figures are generally esteemed to be. They furnish absolute proof of the fact that we are in the very midst of the most prosperous times that the country has seen since the Civil War. It is a prosperity, too, that has come to stay.

In addition to our excellent staff of artists at points of interest throughout the world, LESLIE'S WEEKLY has secured the services of Sydney Adamson, whose superb drawings reproduced in these pages from time to time have attracted general attention, to go to Manila and give us the best and latest illustrations of the campaign in the jungle. Mr. Adamson is now well on his journey and will arrive at his destination in time, we believe, for the opening of the projected full campaign at the close of the rainy season. He will be an important addition to our staff of artists and photographers in the Philippines. Our readers may depend upon it that LESLIE'S WEEKLY will continue in the future, as it has in the past, to lead in the best and promptest illustrations of all the world's great events.

Is Religion Declining.

PROFESSOR LOMBROSO, the noted Italian criminologist, has declared it to be his opinion that "the world is turning rapidly" to positivism, to the negation of the influence of the church on education and on politics. With this pessimistic view of things we cannot agree. The trouble probably lies in the professor's angle of vision. If he were looking out upon the world from America instead of Italy he would be in a more hopeful frame of mind. He would find no one here to coincide with him, unless it might be Mr. Atkinson and his lonesome following. As a matter of fact, religion, in its largest and broadest sense, was never so influential a factor in every department of American life as it is to-day. In the sphere of education, for example, we have the notable fact that all our greatest, best, and most successful educational institutions in America, with scarcely an exception, are either conducted under the auspices of some religious denomination or closely allied with one of them. Many of them have doctors of divinity as their chief executive officers.

This is true of such famous and influential institutions as Yale, Princeton, Dartmouth, Brown, Chicago, Syracuse, California, Tufts, and Colgate universities, and such colleges as Amherst, Bowdoin, Oberlin, Hamilton, Rutgers, Union, and Williams, and a long line of others of equal fame and educational prestige. In all of these institutions the church is recognized in a definite and positive way, and the influences of religion are openly acknowledged as a powerful and necessary educational factor in the life of students. This is true of so-called

non-sectarian institutions, such as Amherst and Brown, as well as of those related to some special denomination, such as Bowdoin and Rutgers. In no college or university in America has agnosticism gained a foothold, nor irreligion in any of its forms met with favor. In all of them students are taught reverence for the Bible and for the forms of faith founded upon it. No institution could be sustained in America where a contrary course was followed.

The Plain Truth.

RURAL mail delivery, postal savings banks, a parcels post, and one-cent letter postage are not all the improvements proposed in our postal system during the next few years. The department at Washington has formulated a plan whereby letters can be registered by the carrier at the door. None of the improved features suggested will be more appreciated by the public than this.

This is an uneven world. One authority states that the masses of the people in India have only about half the food they actually need for proper nourishment. Professor Atwater, the chemical expert, who has been conducting a series of experiments to determine food values, announces it as his conclusion that the American people generally consume twice as much food as actually necessary for their physical well being. It is said to be a fact, also, that more diseases arise from over-eating than from under-nourishment. Gluttony is one of the vices of high civilization.

We doubt if any newspaper has ever before succeeded in getting behind it such powerful influences in the financial, professional, political, social, and business world as the New York *World* gathered together in its spirited effort to secure [the friendly mediation of the United States between Great Britain and the South African republics. The *World's* petition to the President, asking him to offer the friendly services of this country in the field of arbitration, was the legitimate outcome of the great peace congress at The Hague, and the first real and practical effort since the close of that congress to carry out its purpose. It is not surprising that the great New York newspaper had the earnest and prompt support of every thoughtful man who realized the horrors of war and the beneficent influences of peace.

A strong point in favor of combinations in trade and industry is made by a staff correspondent of *The Manufacturer's Record*, who has been traveling recently through the iron districts of England. In contrast with the policy of consolidation followed by makers of iron and steel in the United States, he notes that the same business in England is divided up among numerous small and independent companies, each operating a separate plant, and each maintaining its own staff of officials and salaried men. One result of this policy is said to be small returns for large outlays and much wasteful and unnecessary expenditure. Another and still more significant result lies in the fact that the iron and steel industries of England are languishing, while in America these industries are prospering as never before. The American policy fosters and develops trade, while the extravagant and antiquated English system retards it. American goods are also better made and therefore in larger demand.

The sacrifice of bird-life on the altars of fashion goes on relentlessly in spite of all attempts by the Audubon societies and by lovers of birds generally to arouse public sentiment against it. A report just sent out by the National Museum at Washington gives a list of birds which have actually become extinct by cruel and useless slaughter. It is stated that certain other species will be exterminated unless some vigorous measures are adopted to prevent it. It is encouraging to be informed that the scientific bureaus at Washington are collecting more accurate information in regard to the birds of the country, with a view to their better protection. A bill was introduced in the last Congress by Representative Lacy, of Iowa, having this object in view so far as game-birds are concerned. As for our song-birds, it is to be feared that legislation alone will not save them, to the shame of our civilization be it said. The most effective means for their preservation will be an awakened and enlightened public sentiment setting itself resolutely against the practice of using birds for millinery purposes. It is, indeed, a sad and most incongruous situation whereby the gentler sex, the sex most given to pity and tenderness toward all weak and helpless things, should become the worst enemy of the birds. The tyranny of fashion can hardly be carried further than this. It ought to cause a revolt, and we believe it will.

Gold and silver do not cut so large nor so important a figure in the mineral production of the world as it is popularly supposed. Like diamonds and other precious stones, the real value of these finer metals grows relatively less and less as the demands of the world increase for things that may be turned to general and practical uses. Pig-iron, steel ingots, and copper ore are more potent factors in the march of modern civilization than gold and silver. A glance at the figures of the recent official report of the mineral production of the United States for 1898 illustrates this. Thus the amount of pig-iron produced in the year was 11,773,934 tons, and of steel ingots 6,609,017 tons, the largest output on record. The copper produced amounted to 526,512,987 pounds, lead to 231,269 tons, while the comparatively little known but highly useful metal known as aluminum figures in the returns at 5,200,000 pounds, with a value of \$1,716,000. The value of all metallic products in 1898 was \$344,096,130, as compared with \$302,198,502 in 1897, a gain of \$41,897,628. In this total for 1898 the value of the gold and silver together was only about \$100,000,000, or less than a third. All of the metals except nickel made large gains, copper, lead, zinc, aluminum, and antimony reaching their maximums in both productions and value. It is interesting to note in this same report that so unattractive a substance as borax was produced to the extent of 16,000,000 pounds, valued at \$1,120,000, while the production of precious stones of all kinds amounted in value to only \$160,920.

PEOPLE TALKED ABOUT

—The beautiful picture of the late Cornelius Vanderbilt, published in a recent issue of *LESLIE'S WEEKLY*, was the work



GEORGE G. ROCKWOOD, CORNELIUS VANDERBILT'S PHOTOGRAPHER.

it will be remembered, of the well-known New York photographer, Mr. George G. Rockwood. Mr. Vanderbilt and Mr. Rockwood were cordial and life-long friends, their relations dating back to the time, years ago, when the now famous photographer was in a measure an amateur "singing missionary," and the two were associated in good work in the slums of New York. Mr. Vanderbilt at that time devoted his Sunday afternoons to humble service among the poor and neglected denizens of the tenement

regions, speaking, teaching, and helping in various wise and practical ways to bring some light and joy into their darkened lives. Referring to these early experiences and to other noble traits in Mr. Vanderbilt's character, Mr. Rockwood says: "He seemed to feel that his riches gave him no exemption from responsibility to God and man. When he first established a branch of the Young Men's Christian Association in the basement of the Grand Central depot both he and Mr. Depew would frequently address the railroad men. His speeches were marked for their admirable common sense, avoiding all cant and pietistic talk; in other words, he was always helpful and practical. He frequently called on me to give concerts, exhibitions, and lectures in the old basement, and afterward in the beautiful building for the employees of the Grand Central which he endowed. When one of his friends did anything for his men he counted it as a personal obligation to himself. As an instance of his remarkable punctiliousness in recognizing such aid and assistance, I was surprised one day to have him come to my old establishment on Broadway and climb two pairs of stairs to personally thank me for an entertainment I gave his boys, when, as I happened to know, he was leaving for Europe the next day. After thanking me, I expressed my regret that he must be so pressed for time that it would be impossible to make a negative of him, when I was surprised to hear him say, 'Fire away. I'll give you five minutes.' That picture was and is the best one Mr. Vanderbilt has ever had—not because I made it, but because of its spontaneity and dash."

—A thrilling episode in which a woman's pluck and presence of mind were matched against the cunning and ferocity of a



MLLE. MORELLI, THE ANIMAL TAMER WHO WAS NEARLY KILLED.

wild beast was witnessed recently by a number of people in Philadelphia. The parties to the affair were Mademoiselle Morelli, a trainer of leopards in Hagenbeck's show, and one of the beasts in her charge. The animals were being transferred from one cage to another preparatory to a rehearsal, and Mademoiselle Morelli went in among them clad, as usual, in a French blouse of deep red and tights of the same color, and armed with a whip and a revolver. One of the leopards, a big fellow named Rapiere, snarled

at her as she entered the cage and was promptly lashed over the back. He retreated to a corner and refused to move when ordered. When struck again with the whip he suddenly turned and sprang upon the trainer, landing upon her shoulders and burying his claws in her chest. Though terribly injured and in great pain, Mademoiselle Morelli beat the animal upon the head until he loosed his grip and fell to the floor. She then seized a three-pronged fork handed her through the bars, and when the leopard sprang a second time he landed on the prongs, which sank deep into his breast. Thoroughly cowed by this reception, the beast once more retreated, with Mademoiselle Morelli following him and prodding him at every step. By this time the guards had opened the cage and the intrepid woman was taken out, covered with blood and completely exhausted with her fearful struggle. Her left arm was helpless and her chest was fearfully lacerated. Fortunately, however, her injuries were not serious, and after a few days in the hospital she was able to resume her duties. Mademoiselle Morelli has had several hairbreadth escapes during her career as an animal-tamer, which began about eight years ago in Paris, her native city. Her first encounter was with a lion, who sprang upon her unawares and nearly killed her. But she conquered the brute afterward, and he became her best and most docile servant. Mademoiselle Morelli says she finds that, of all wild animals, leopards are the hardest to control and subdue. They are bloodthirsty, and become irritated at the slightest annoyance. The particular cause for the anger of the beast in the affair at Philadelphia was the fact that the rain had beaten in upon him the night before through a box in which he was temporarily detained. The

exposure and the cramped quarters had put the animal in a bad temper, and when his trainer appeared he proceeded at once to wreak his rage upon her.

—The blooming and progressive city of Wichita, Kan., has hit upon a happy and most expressive way of showing its disapproval of the Rennes verdict against Captain Dreyfus. Immediately upon the announcement of the verdict a popular and largely-attended meeting of citizens was held to voice public indignation, and it was felt at the time that the sentiment manifested ought to assume some form more tangible than that of a set of resolutions. Preparations were then on foot for the annual carnival to take place in October, and the brilliant idea occurred to some one to select a Jewess to be queen of the festival, and thus administer a rebuke to the bigoted Frenchmen who have hounded Dreyfus because he was a Jew, a son of a race which, in their opinion, has no rights which they are bound to respect. No sooner was this suggestion made than it received the unanimous approval of the people of Wichita and drew out the equally unanimous opinion that Miss Sadye Joseph should be the young woman upon whose head the crown should be placed. Miss Joseph is a stenographer in the employ of the McCormick Harvesting Company, and is one of the loveliest girls in the West, or in the United States, for that matter. Her beauty is of that dreamy, Oriental type which has been the theme of poets and romantic writers from the earliest days. Her selection as queen of the October festival, therefore, accomplished a two-fold purpose. It honored a beautiful and deserving young woman, and at the same time afforded a practical expression of the popular condemnation of the Dreyfus verdict.

—In no play thus far presented this season has there been a more general manifestation of public interest than in Israel Zangwill's play, based on his story, "The Children of the Ghetto," recently brought out at Washington under the most successful auspices, preliminary to the opening of the regular season at the Herald Square Theatre in New York. The staging of the play is superb, and there is just sufficient of comedy to relieve the drama from the darkness of its shadows. Wilton Lackaye, as *Reb Shemuel*, presents a superb example of stage art, in the make-up of the rabbi, about whom so much of the interest of the plot naturally centres. The picture we present is from a photograph of Mr. Lackaye by Schloss. Mr. Lackaye's conception of the character is admirable. It is evident that he must have made not only a careful study of the famous author's work, but also of the particular type of the Jew which he characterizes with so much delicacy, skill, and force. Of all the attractions that Liebler & Co. have presented, none bids fair to be more popular than the Zangwill play, as produced under the management of Mr. George C. Tyler.



WILTON LACKAYE AS "REB SHEMUEL," IN THE ZANGWILL PLAY.

—The only woman aboard either of the boats during the *Columbia-Shamrock* contest was Mrs. C. Oliver Iselin, wife of



MRS. C. OLIVER ISELIN, THE FAMOUS YACHTSWOMAN. Photograph by Davis & Sanford.

the managing owner of the cup-champion. As part of the human ballast aboard the *Columbia* she braved possible accidents, such as a repetition of the danger accompanying the snapping of the "single-stick." From start to finish she watched every movement of the crew, giving suggestions when asked. Thus Mrs. Iselin was easily the most conspicuous figure in petticoats during the great yachting contest. From the moment the keel of the *Columbia* was laid at Bristol she gave her personal attention to every detail of the process of construction. All through the months of preparation she was one of her husband's principal advisers. Then she sailed on the *Columbia* in nearly all the trial races, and finally, as said before, went right

to the line on the *Columbia* on the great race-days. She is one of the few women permitted to fly from their own yachts the colors of the New York Yacht Club, and is also a member of the S. C. Y. C. She was formerly Miss Hope Goddard, of Providence. Before the races she and Mr. Iselin entertained Sir Thomas Lipton at dinner at their beautiful "All View," at New Rochelle, on the sound.

—It is not every yacht-race that can command the services for protective purposes of a government fleet, commanded by a hero fresh from scenes of battle and conquest. In fact, such protection was never accorded to any race in American waters before the contest between the *Columbia* and the *Shamrock*. It was a wise and popular act on the part of the government in this case. The world-wide interest in the event, the issues at stake in the struggle, and the importance of having the race proceed under the most favoring conditions possible, fully justified the proceeding. Several international races have been seriously interfered with and their success jeopardized by the over-zealous and ill-advised action of excursion-boats and private vessels of various kinds in pressing too close upon the competing yachts at critical points in their course. It will be remembered that Lord Dunraven gave this as one of the reasons why he withdrew the *Valkyrie* from the race four years ago. It was to prevent any unfortunate happening of this kind that the government was called upon to provide a patrol of war-vessels to accompany the race for the cup this year. And, to make assurance doubly sure, Captain Robley D. Evans, United States Navy, "Fighting Bob" Evans, of the gallant *Iowa*, was appointed to command. The first thing that Captain Evans did was to issue an order, couched in that terse and expressive language for which he is famous, forbidding any vessel interfering with the competing yachts for any reason or under any pretext whatever. Vessels found violating this order would be boarded immediately, it was said, and sent back to the city, and would have their licenses revoked besides. Every one knew that when Captain Evans said this it meant business, and the order was respected accordingly. Captain "Bob" is one of the best-natured and kindest men that ever walked a deck, but when he has a duty to perform he does it to the letter. The Spaniards found this out down at Santiago a year ago, and the captain of the *Iowa* is the same in the days of peace as in days of war, so far as matters of duty and discipline go.



CAPTAIN EVANS, COMMANDER OF THE GOVERNMENT PATROL FLEET IN THE YACHT-RACE.

—A young American artist who, by industry, coupled with unquestioned genius, has made a name in the artistic world on both sides of the Atlantic is Miss Clara Taggart McChesney, now of New York.

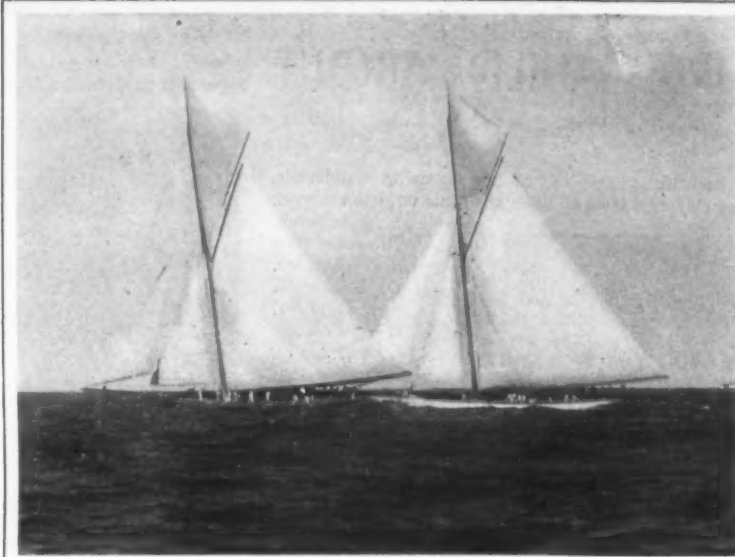
A single picture from her hands commands a thousand dollars, and more, and to her work, especially in portraiture, is conceded the very highest rank. Miss McChesney is a California girl, and first studied in the San Francisco Art School, and at the Gotham Art School in New York under such teachers as H. Siddons Mowbray, William Chase, Fred Freer, Benjamin R. Fitz, and J. Carroll Beckwith. Afterward she spent several years at the Colarotti School at Paris, under Gustave Courtois and L. Girardot. She received two medals at the World's Columbian Exposition for her water-colors, and the Dodge prize at the National Academy of Design for an oil painting, besides three medals in the Colarotti School. Of the last-mentioned institution she was for some time the "massier," and she has had large private classes in her studios in New York City and Paris. Miss McChesney is a member of the New York Watercolor Club, of the Municipal Arts Society, the Woman's Art Club, and the Barnard Club, of New York. For four summers she painted in Laren, Holland, where she was given the cordial friendship of the principal Dutch artists. She also painted during four summers in France, and has taught in the best private schools of San Francisco and other cities. Miss McChesney has a very pleasing presence, is a linguist and a writer of ability, and is one of the most remarkable of young American women. If her works continue to meet the same measure of appreciation which they have thus far secured—and no one doubts that they will—she will be one of the few famous painters of her time and one of the most notable of her country.



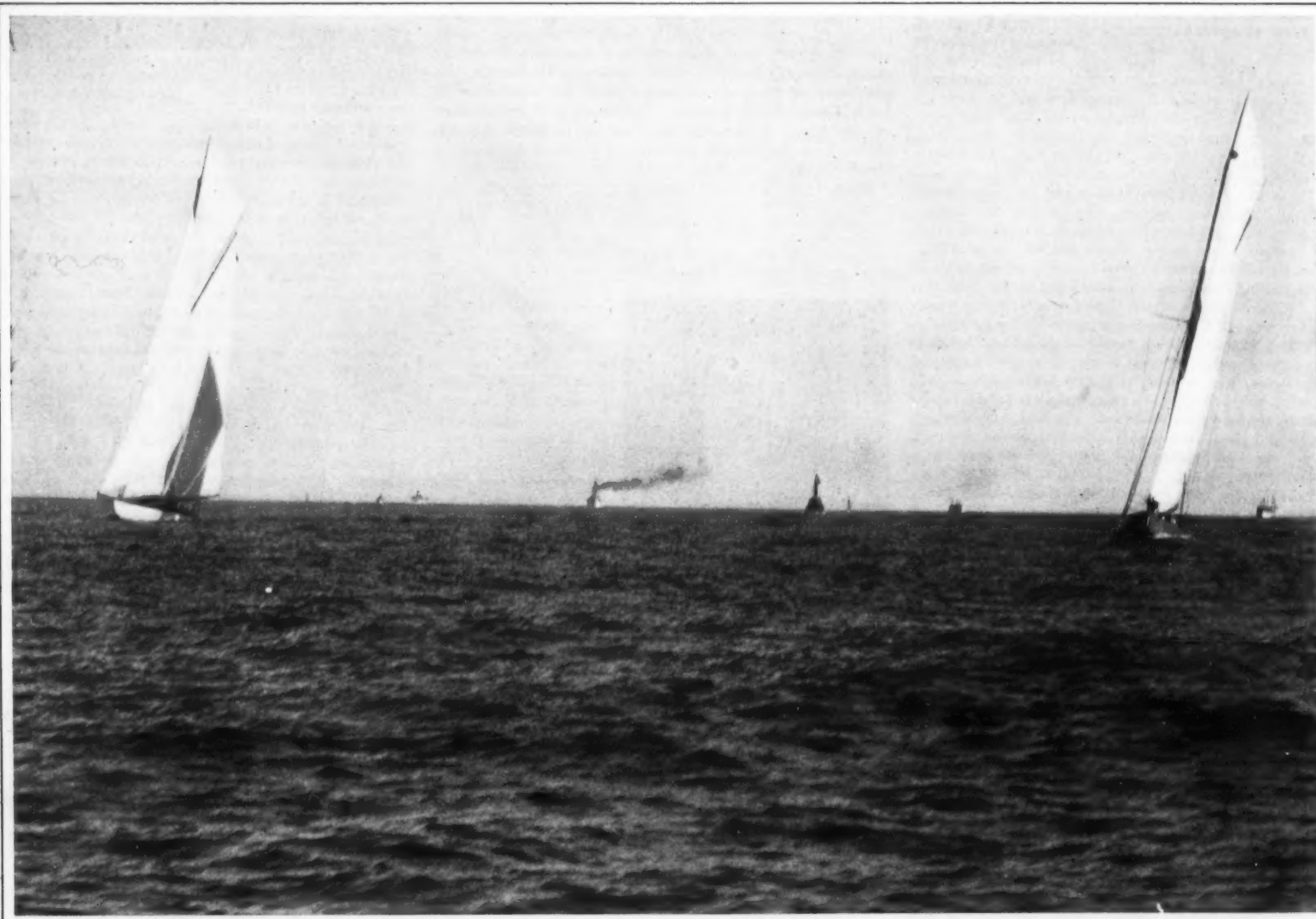
MISS CLARA TAGGART MCCHESENEY, THE FAMOUS PAINTER.



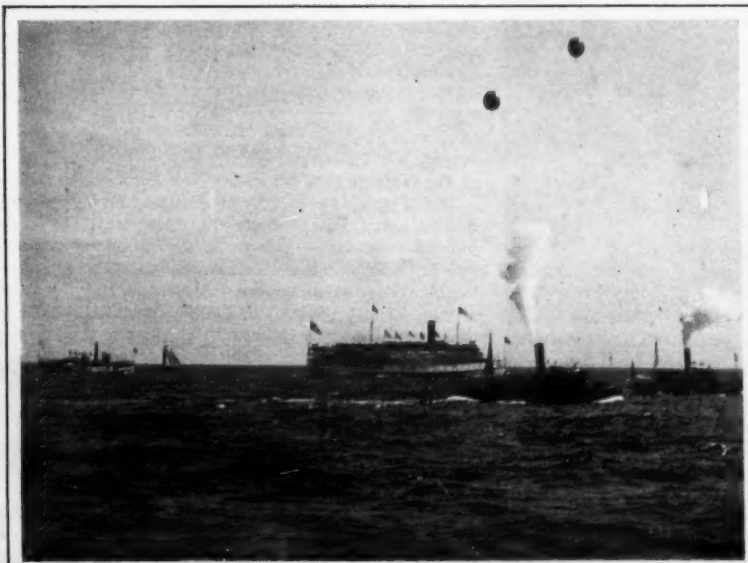
CAPTAIN "BOB" EVANS SITTING DOWN AND KEEPING A SHARP EYE ON INTRUDING EXCURSION-BOATS.



"SHAMROCK" AND "COLUMBIA" ON THE STARBOARD TACK, "COLUMBIA" TO THE WINDWARD.



ON THE STARBOARD TACK, "COLUMBIA" (ON THE LEFT) TO THE WINDWARD—EXCURSION-BOATS IN DISTANCE INDICATE WIDTH OF THE COURSE.



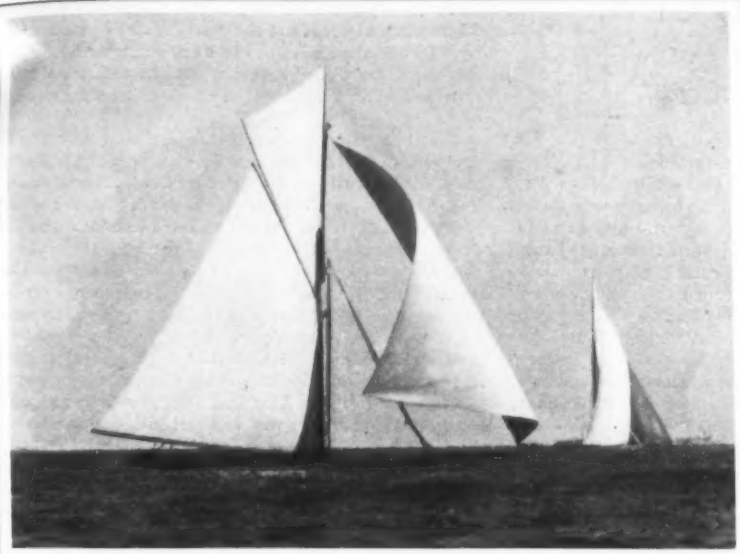
SENDING UP BALLOONS TO INDICATE WHICH YACHT IS AHEAD—ONE BALLOON INDICATES "COLUMBIA," AND TWO "SHAMROCK."



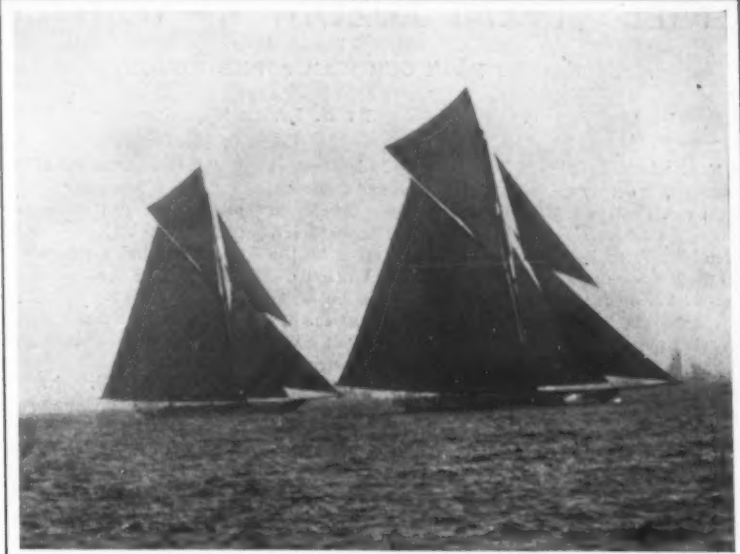
THE RUSH OF EXCURSION-BOATS AROUND THE COMPETITORS JUST AFTER THE RACE.

THE RACE FOR THE INTERNATIONAL CUP.

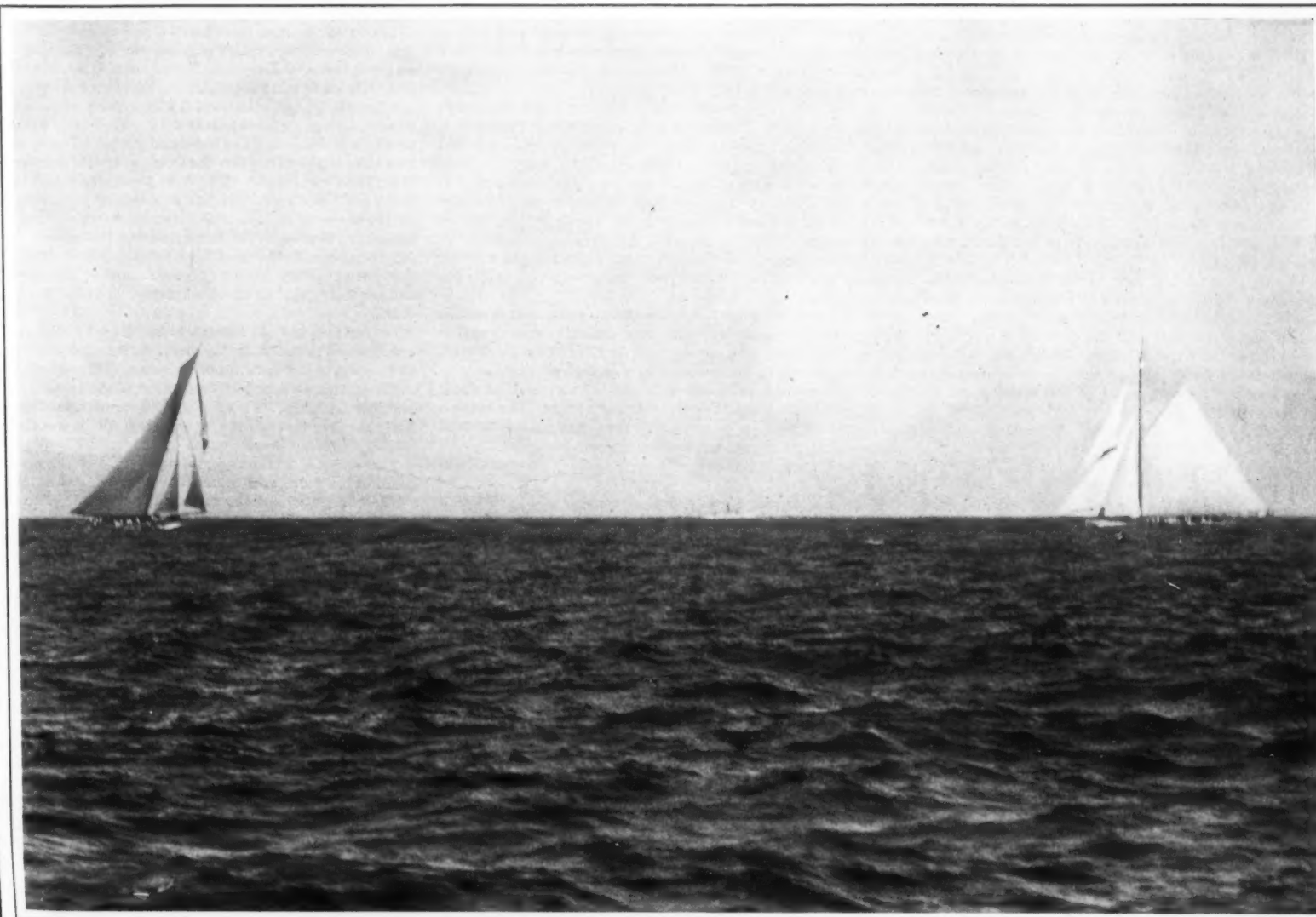
THE CAMERA REVEALS THE MOST INTERESTING PHASES OF THE GREAT INTERNATIONAL CONTEST.—PHOTOGRAPHS BY HOFFMAN & HEDLEY.



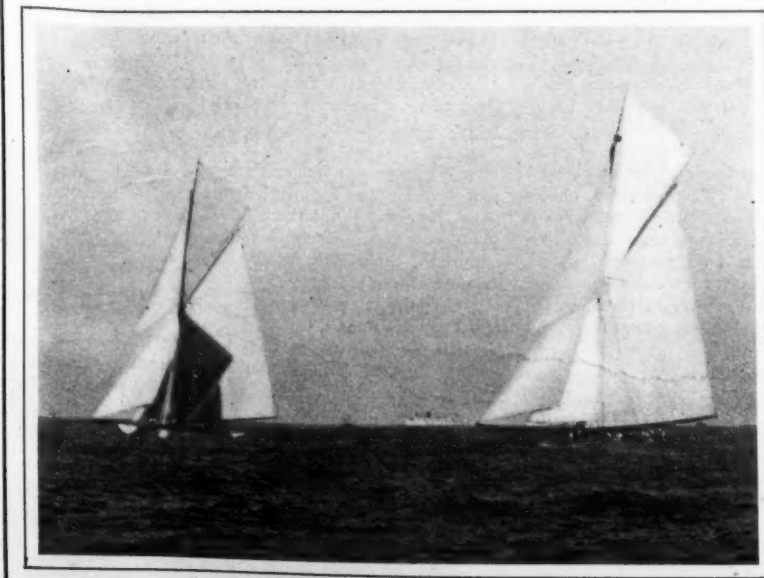
GOING BEFORE THE WIND, THE "SHAMROCK" HAVING JUST JIBED—THE "COLUMBIA" GETTING READY TO JIBE.



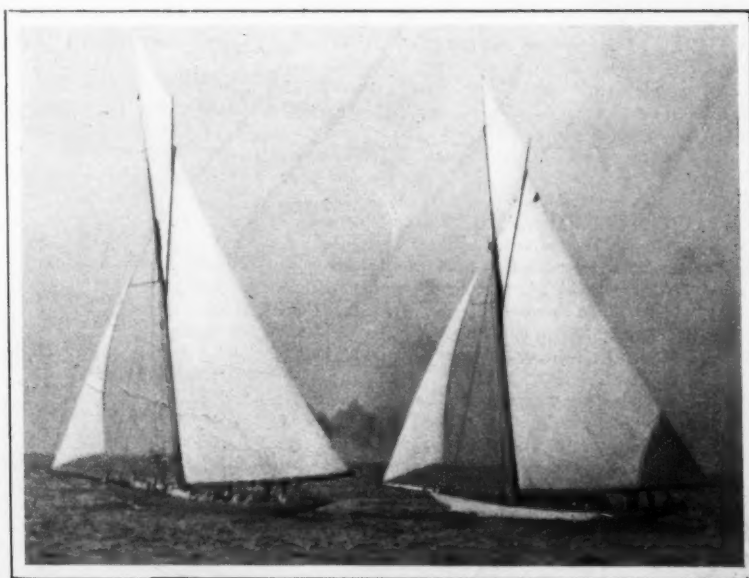
"COLUMBIA" AND "SHAMROCK" ON THE PORT TACK.



SPLITTING TACKS—"SHAMROCK" ON THE PORT TACK, "COLUMBIA" ON THE STARBOARD TACK.



AT CLOSE QUARTERS WHILE ON THE STARBOARD TACK—THE SHADOW OF THE "SHAMROCK" FALLS ON THE SAILS OF THE "COLUMBIA," AS SHOWN IN THE PICTURE.



AFTER THE FINISH, CLOSE-HAULED ON STARBOARD TACK.

THE CONTEST FOR YACHTING HONORS.

SOME OF THE MOST INTERESTING FEATURES IN THE RACE BETWEEN THE "SHAMROCK" AND THE "COLUMBIA" SHOWN BY INSTANTANEOUS

TALES FROM LUZON, I.—WANTED, A GUN.

LEAVES FROM OUR WAR CORRESPONDENT'S SKETCH-BOOK.

By H. IRVING HANCOCK.

THERE was a wistful look in old Pedro's eyes. It deepened as he continued gazing across the valley at La Loma and Calococan, and, past them, at Manila itself. To him the queer old city on the bayside was all that New York means to a Manhattaner. He had been born there, lived there, spent about all of his life there until the last few fateful months. Now he was an exile.

As he glanced down at the tattered uniform of blue and white drilling that hung on his lean limbs a sigh fluttered on the lips of Pedro. That uniform told much. It was similar to the one the Spaniards had worn, but now it proclaimed the insurrecto. It announced that this little, shrunken, more than middle-aged native was one of those who forcibly disputed the sovereignty of the United States over the Philippine Islands. That uniform, if worn close enough to an American soldier, was the warrant of death.

"I shall see great changes in Manila," murmured Pedro. "Nevertheless, I must tread the old city's streets once more. Otherwise, can I live?"

He was nearly ready for the journey—the attempt. Only one preparation was wanting. At the fugitive camp of his comrades, half a mile back and in among the low hills, he had left his rifle, bayonet, and belt of cartridges, his bamboo canteen, and the hat-band bearing the legend, "Bon Manila." Now his uniform, his own property, must be discarded, hidden, and then old Pedro was ready to try to pass through the line of American soldiers at Calococan.

Slowly—for the tattered condition of his uniform would not permit of treating it with haste—he disrobed. From the bundle which he had brought along Pedro took out blouse and trousers of spotless white linen. First wrapping up the discarded blue-and-white uniform, and hiding it in a clump of near-by bushes already decided upon, the Filipino drew on his white clothes, taking infinite care not to soil them in the operation. With a last short look back in the direction of his comrades, and a longer look over at the American lines, Pedro at last started resolutely down into the valley.

Not far had he gone when a turn in the trail brought him upon half a dozen chattering women of his own race. Each bore under one arm a flat, shallow, round basket, empty. They were traveling along the trail with the easy air of people for whom the near future had no perplexities. Women and children were permitted to go freely through the American lines and journey on to Manila. Pedro thought of this as he turned his wistful eyes upon the little group.

"Buenas dias, señoras," was old Pedro's greeting. "You are going to the great city?"

Receiving their laughing assurance that they were, the old insurrecto went on:

"I, too, wish to enter Manila for a few days' rest and good time. Sometimes there is difficulty about men getting past the American soldiers. Now, if I had a family—and that has set me to thinking that it may not be so difficult to borrow a family for a half-hour—or an hour, perhaps."

Pedro paused, chuckling, his eyes twinkling shrewdly. The women had come to a halt at the side of the trail, gazing at their interlocutor in some perplexity. These Filipino women are not keen at divination. So Pedro had to resume:

"You, señora," nodding toward the oldest-looking woman of the six, "would do excellently as my wife—for an hour, I mean. And these two young señoritas," selecting the two most girlish in appearance, "might be my daughters for a little while. And so I have a family. Do not forget to look concerned when I am talking to the American officer. Come on!"

Chuckling with anticipation, this grim old insurgent, who had fought savagely in half a dozen losing battles, gave the sign to go forward. Almost unconsciously his selected wife and daughters fell into the positions nearest their new and doubtful protector. Silently along the trail they moved, taking pains as they drew nearer the American line to show themselves, that their fluttering feminine garments might save them from being fired upon by some excitable outpost.

And so they kept on until they had crossed the valley and were near the destroyed town that had once been Calococan. "Halt!" was the sharp command that rang out, bringing all seven to a stop. Pedro's heart was beating fast; not that he was afraid of the soldier in blue and khaki who, with gun at port arms, stood a hundred yards away regarding all seven with a look of suspicion and dislike. No, it was not fear of the soldier or his gun that tortured Pedro; it was the thought that he might fail to get through to Manila.

"Wait just where ye are till the sergeant takes a look at ye," growled the sentry. Not one of them understood this barbaric English tongue, but tone and look were eloquent enough. They waited until the sergeant came, and, with a comic mixture of Spanish and English, ascertained that they were all *mucho amigo*, and desired leave to go through to Manila.

"I reckon the women will get through all right," growled the sergeant, "but I don't know about you, Mr. Man. Come along and let the old man have a look at you."

Once more Pedro understood, or suspected, despite his lack of knowledge of English.

"It will all depend upon you, woman," he said, grimly, in the Tagalo dialect, to the woman whom he had elected to be his spouse. "See to it that you do your part well. If the American officer seems not inclined to let me pass with you, see that you are loving enough. Cry and break your heart if he refuses me. Show yourself the doting wife, or I will kill you when I next catch you in the woods!"

The colonel's tent stood on a rise of ground only a few rods from the railroad track. The colonel himself, a kindly-faced, hale old gentleman, was sitting on a stool on the shady side of his tent when the sergeant led the little group up.

"Pass the word for the interpreter," ordered the colonel, and a soldier who spoke Spanish came walking briskly to the spot. It was through this soldier that the conversation was held.

"What do you want?" demanded the colonel.

"I beg that your Excellency will hear me with favor," replied Pedro. "We have escaped from the country over there," pointing back to the low hills. "We—my wife and I and our daughters and some of our neighbors—fled through the rebel lines. There are thousands of the rascally bandits over there, and they have no patience with old men like myself, who call their fighting crime and folly, and who refuse—"

"Cut it short," interposed the colonel, "and tell me what you want."

"Why, your Excellency, we beg permission to go to Manila, for there only, under the faithful protection of your soldiers, will our lives be safe."

"The women may go," replied the colonel. "As for you"—how Pedro's heart beat as he thought of near, dear old Manila!—"my orders are very positive about men. You can go through these lines only when you bring in your gun and surrender it to me."

"My gun?" cried the old rascal, with well-feigned astonishment. "Do you think I have one? Never have I owned one. I? It is absurd! I am an honest rice-farmer—an *amigo*—a friend of the Americans and a despiser of Agui—"

"Tell him to cut that short, too," ordered the colonel of the interpreter. "Tell him he must not only bring his gun, but one in good working order. Tell him there is no hope of his evading the requirement. Now, sergeant, take him back to the lines and turn him loose in the enemy's country."

It was here that Pedro's temporary wife and daughters played their rôle of affection most effectively. They wound their arms about the old insurrecto, tearfully declaring that they would never be parted from him, while the other three women looked on with glances of well-simulated sympathy. It was splendidly acted, but the colonel, being a shrewd old fellow who knew much about Indians and other tricky people, declined to be taken in.

"Tell him again," he directed, "that a gun in good working order is the only pass he can use. Now, sergeant, hustle the rascal."

With some difficulty Pedro was torn, protesting, from his loving ones. Since the sergeant was a muscular man as well as an old soldier, Pedro's progress back to the outpost was rapid. With an utter lack of ceremony he was hustled past the outpost. The ominous click of a rifle sufficed to keep him going until he was half a mile away. Brooding at first, Pedro at last quickened his pace, for he was now a man with a newly-formed purpose.

"I must have a gun, eh?" he asked himself. "Buena! Nothing is easier."

He kept briskly on his way until he encountered the Filipino outpost; nor was he challenged here, for Pedro was known as a warm sympathizer, one who had fought bravely until failing health had enabled him to get leave of absence, with the implied permission to go anywhere he pleased. Knowing just where to find his commander, the insurrecto kept straight on through the woods until he came to a small, hastily-constructed hut. In the doorway of this place sat the young man whom he sought.

"Capitan," began Pedro, saluting, and using more haste of speech than was his wont, "I have come back to fight. Give me, I beg of you, a gun."

"And with that," muttered the pleader under his breath, "I will watch my chance to slip back to the American colonel. Manila I must see—for else how shall I continue to live?"

But the words of this boyish brown captain shattered his hopes.

"Not so, Pedro," was the quick reply. "You were an excellent soldier—none better—but it is General Luna's order that when a man leaves us and wishes to return, he must become a bolo-man once more, and so win his right to carry a gun with our real soldiers. There is no gun for you, but you shall have a bolo."

It was all in vain for Pedro to protest that he was an old soldier, and not a boy; a *soldado* who had learned his bloody trade years ago in one of Spain's native regiments. All that amounted to nothing. If he wished to join the insurrectos once more he must do so as a bolo-man.

"Buena!" agreed the rascal, after some moments of thought with knitted brows. "I accept. Give me a bolo."

One of these crude cane-cutting and wood-chopping implements being given him, Pedro joined that auxiliary night-prowlers' band which has gathered so much valuable information for the little brown rebels and has done so much to keep the American soldier on the alarmed alert. Entering with heart and soul into this new work, Pedro soon became one of the most trusted and valued of the bolo-men. He was content to roam alone on the most dangerous missions after dark. Frequently he went so close to the American outposts that the moon's rays would betray the flowing of his loose garments. At such times a bullet, or perhaps a shower of them, would come his way. But Pedro, throwing himself upon the ground and wriggling off, would mutter:

"No importa! It is to get a gun, and to get a gun is to go to Manila!"

One night it happened that a young officer had charge of the American outposts. This officer was in a predicament not at all uncommon to young lieutenants. He was desperately in love. He had quarreled with his sweetheart before leaving the United States, and had come to the Philippines a broken-hearted young man. But his sweetheart, repenting as women sometimes do, had followed him with a heart full of determination to make life henceforth sweet to him. He had heard from her that very morning that she was in Manila, and had gone cityward as fast as his horse could take him. With the day named, and every other prospect bright, the officer had returned to his night's work on outpost.

Traveling from one post to another, this young man some-

how became lost between the two. All unconscious of the fact, humming a joyful ditty that sounded from his heart's chords, Lieutenant Atwood had the misfortune to pass a tree behind which Pedro had crouched to learn whatever he might of the American lines. As he made out the tall, manly form approaching, Pedro straightened up, an evil light gleaming in his eyes.

Past him came the happy officer, within easy arm's reach. As Pedro's arm descended the heavy handle of a bolo struck the American viciously on the top of his head. Heavily as a falling tree, quite unconscious for the moment, Atwood went to the ground and lay there. When his mind came back he found the Filipino squatting beside him ready to use the blade of that bolo, if need be. Moreover, the lieutenant's hands were securely bound. A pass or two of the bolo being enough to convince Atwood of the hopelessness of shouting for help, he obeyed his captor's gesture to struggle to his feet. They went on and on through the woods until Pedro found his captain and delivered an important prisoner. The next morning Manila was shocked to learn how easily an American officer could be abducted from his own camp. There was one girl in the city who cried all the day.

But what would Pedro have cared had he known all this? He was a man with one purpose, and his exploit had at last won him the coveted Mauser. Almost hugging the piece, Pedro once more looked in the direction of Manila. To his chagrin, he was then told that his battalion was on the point of starting for Quingua and Calumpit, where the *Americanos* were preparing for a decisive move. There was no chance to slip away. Pedro found himself borne onward by the rush of his comrades, driven like sheep by their officers.

It was at Quingua that Pedro found some little distraction from his absorbing idea. There was plenty of fighting on hand, and Pedro was a dangerous brown man to be trusted with a gun. He knew what the sights on his piece were for! He did not fire wildly, but with careful aim. Being a natural sharpshooter, he was assigned to that duty. Most excellent work did he do for his own side, but he caused sorrow in many an American home. In the fight on the Quingua road the colonel of one of the Western regiments fell before Pedro's fairly accurate aim. Not a few lesser lights were snuffed out by his marksmanship during the several days of fighting that were occupied by the Americans in going from Malolos to San Fernando. But what did Pedro care? He loved his cause; he loved the city of his birth, and the vices of that city, even more. "The *Americanos* will get their gun," he chuckled, dryly, "but it shall cost them dear."

Sooner than the old insurrecto had hoped for, his battalion was ordered to the south line, near Paranaque. It was necessary to pass to the eastward of Calococan. Watching his chance, on the morning when they passed in sight of the spires of Calococan and La Loma, Pedro fell out. Two minutes later he was fairly running through the brush. Nor did he once halt until challenged from the same outpost he so well remembered.

There were different soldiers here, a different sergeant of the guard—even a different colonel in command, and sitting under a different tent. But the same rule prevailed. For a grown native of the male sex to pass through the lines the surrender of a gun in good working order was required. As Pedro stood in the great soldier's presence, protesting that he was "*mucho amigo*," and holding forth his gun, a smile of pleasure lighted up the colonel's face. This was the first insurrecto whom the bait had caught. Pedro's delight deepened when he learned that there was another part to the rule—that in return for his gun he was to receive an order on the palace for thirty pesos. With a pass to the city and an order for the money he started on his way. He was little troubled by his treachery to the cause. Had he not served it well? Was he not entitled to a little leniency?

Yet this sophistry did not bring him all the comfort he might have expected. After all, it was a base thing to surrender a gun, when his compatriots were so hampered by the lack of them. In the first half-mile that he traversed down the road from Calococan Pedro suffered such pangs in his Filipino conscience that he might have gone back, taken his gun, and gone once more into the jungle, had that been possible. Regrets being in vain, he kept on, trying to stifle the inner voice. And so he came to the outpost at the first bridge. There were a dozen soldiers here, to one of whom the insurrecto showed his pass. While the soldier scanned the document Pedro's eyes covertly but hungrily took in the guns.

Passed on by the guard, he did not go far. Rounding some bushes, he dropped behind them, unseen by the guard. Smoothly as a snake he glided nearer the guard-post, yet always out of sight, making no sound.

A little way back from the road, say a matter of two hundred yards, a canvas fly had been spread. Under its shade was a rude table, back of it a keg set up on a wooden horse. There were glasses upon the table, soldiers standing before it. An enterprising Spanish vender from the city had brought up beer and ice. He was rapidly accumulating the money of the soldiers. It was hot out there in the glare of the sun, where the guard-post was. Staring over at the canteen until he could endure the tantalizing misery of the scene no longer, Private Laubenheim broke forth:

"Corporal, I must over there go, and ein glass of beer get. Don't say dot I can't."

"I'll not go ag'inst me duty by sayin' that ye can, man," retorted Corporal Milligan, with the virtuous air of one who cannot be coaxed into laxity where a stern principle of duty is involved.

But Laubenheim, taking much for granted, turned away toward the canteen, only to be recalled by Corporal Milligan's protest:

"A man thot will go away from his post shouldn't take his gun and bayonet. Thot gives him away as a deserter from the guard."

"Den what shall I do mit?" questioned Laubenheim, looking back. "Shall I put der gun der ground on?"

"If ye're bound to desert yer post," answered Milligan, "ye might at least have the decency to *hide* yer gun and equipments where no passing officer'll spot it."

In a general way Corporal Milligan pointed to some bushes.



THE PRINCE OF WALES, AS COMMODORE OF THE ROYAL YACHT SQUADRON, ON BOARD THE ROYAL YACHT "OSBORN."



KING GEORGE OF GREECE, IN THE UNDRESS UNIFORM OF AN ADMIRAL.—HIS ROYAL YACHT "AMPHITRITE" WAS SENT TO TRIESTE TO SALUTE DEWEY.



EMPEROR WILLIAM AS COMMODORE OF THE IMPERIAL YACHT CLUB—TAKEN ON THE PIER AT KIEL.

Taking the hint, Laubenheim thrust gun, bayonet, and ammunition-belt in under the leaves. Though he did not suspect it, the German almost forced his equipment into crouching Pedro's hands. Thinking only of his thirst, the German strode rapidly over the field toward the canteen. Pedro, with a much different motive, took also a different direction. At the point where he came to the road he was out of sight of the guard-post. As he hid close to the highway, the sound of voices reached his ears, causing him to peer out. It was only a party of Filipino women bearing laden baskets on their heads. One of them was the *mujer*, who on another occasion, had posed as his wife.

Hastily summoning her, Pedro consulted with her in the bush. Yes, in the guise of a trader she was bound out to the Filipino lines. At this very moment, sewn in the folds of her dress, was a communication from Filipino spies in the city to comrades in the field. Hastily the Krag-Jørgensen was slipped up under her dress. A concealed cord around her neck held it in place. Belt, ammunition, and bayonet were clasped into place about her waist, under the outer folds of cloth. A few whispered words of instruction, and the *mujer* was ready to continue her journey.

What meant that sudden row up the road? Ah, that stupid German-American had discovered the loss of his gun. The woman trembled at the sound of those angry voices.

"Do not be a fool," whispered the insurrecto, angrily. "They will never suspect you. *Vamos!*"

Lying flat upon the ground, or wriggling and peering through the grass, Pedro watched the woman until he had seen her go by the guard without hinderance, even while Laubenheim was still beating the bushes for a sight of his lost piece.

"Bueno! If I gave up a gun," murmured old Pedro, "I have sent them back another that is just as good!"

Soon on his way again, Pedro did not halt until he stood on the Tondo bridge. Here he stopped long enough to draw from his bundle a pair of native shoes. Going forward once more, his wooden heels clicked joyously on the pavement. *He was in Manila!*

Coinage Facts Worth Knowing.

THE first financial legislation of Congress under the Constitution was the act of April 2d, 1792, which fixed the weight of the gold dollar at 27 grains and that of the silver dollar at 416 grains; and these weights obtained till the act of June 28th, 1834, reduced the weight of the gold dollar to 25.8 grains (.900 fine), leaving the silver dollar unchanged; and these weights again obtained from that time till the act of July 18th, 1837, reduced the weight of the silver dollar to 412.5 grains, leaving the gold dollar unchanged. The weight of the gold dollar has never been changed since that time, and the weight of the silver dollar (excluding the trade-dollar) has never been changed since that time in weight; but the act of February 12th, 1873 (known as the demonetization act), discontinued the coinage of the silver dollar and authorized the coinage of the trade-dollar of 420 grains of standard silver.

These conditions prevailed from that time to February 28th, 1878, when the Bland-Allison act, restoring the coinage of the standard silver dollar of 412.5 grains under somewhat different conditions, became the law of the land; so that, barring the trade-dollar, the weight of the silver dollar has been 412.5 grains ever since July 18th, 1837; and the weight of the gold dollar has been 25.8 grains ever since the 28th day of June, 1834; but, leaving out the trade-dollar, the amount of fine silver in the silver dollar (371.25 grains) has never been changed since it was fixed by the very first financial act of Congress on the subject in 1792: the difference between 416 grains and 412.5 grains was made up of alloy; but the amount of fine gold in the gold dollar has been changed since that time: it was originally 24.75 grains, but it was reduced by the act of June 18th, 1834, to 23.22 grains of fine gold. The coinage ratio in 1792 was 15 to 1 (that is, 15 grains of silver was equal to 1 grain of gold); but the acts of 1834 and 1837 changed the ratio first to 16.002 to 1, and then to the present coinage ratio of 15.988 (commonly called 16 to 1, which has remained the coinage ratio between the two money metals ever since 1837).

The weights of American coins now in circulation are as follows:

GOLD COINS.—The \$20 gold-piece, or double-eagle, weighs 516

grains; the \$10 gold-piece, or eagle, weighs 258 grains; the \$5 gold-piece, or half-eagle, weighs 129 grains; the \$3 gold-piece (authorized February 21st, 1853, and discontinued September 26th, 1890) weighed 77.4 grains; the \$2.50 gold-piece, or quarter-eagle, weighs 64.5 grains; and the \$1 gold-piece (authorized March 3d, 1849, and discontinued September 26th, 1890) weighed 25.8 grains.

SILVER COINS.—The silver dollar weighed originally 416 grains, and then it was reduced to its present weight of 412.5 grains. The trade-dollar (authorized February 12th, 1873, and discontinued February 19th, 1887) weighed 420 grains. The silver half-dollar weighs 192.9 grains; the "Columbian" silver half-dollar weighs 192.9 grains; the common silver quarter-dollar weighs 96.45 grains; the "Columbian" silver quarter-dollar weighs 96.45 grains; the silver twenty-cent piece weighed 77.16 grains (authorized March 3d, 1875, and discontinued May 2d, 1878); the silver dime weighs 38.58 grains; the silver half-dime (authorized April 2d, 1792, discontinued February 12th, 1873) weighed first 20.8 grains, then changed to 20.625 grains, and finally to 19.2 grains; and the silver three-cent piece (authorized March 3d, 1851, and discontinued February 12th, 1873) weighed first 12½ grains and then 11.52 grains.

NICKEL COINS.—The five-cent nickel piece (75 per cent. copper and 25 per cent. nickel) weighs 77.16 grains; the three-cent nickel piece (authorized March 3d, 1863, and discontinued September 26th, 1890) weighed 30 grains (75 per cent. copper and 25 per cent. nickel); the one-cent nickel piece (authorized February 21st, 1857, and discontinued April 23d, 1864) weighed 72 grains (88 per cent. copper and 12 per cent. nickel).

BRONZE OR COPPER COINS.—The old-fashioned copper cent (authorized April 2d, 1792) weighed first 264 grains; it was then changed to 208 grains, then to 168 grains, and its coinage was discontinued February 21st, 1857. The copper (or bronze) two-cent piece (authorized April 22d, 1864, and discontinued February 12th, 1873) weighed 96 grains (95 per cent. copper and 5 per cent. tin and zinc); the present copper cent was authorized April 22d, 1864, and weighs 48 grains, of which 95 per cent. is copper and 5 per cent. tin and zinc; and the copper half-cent (authorized April 2d, 1792, and discontinued February 21st, 1857) weighed originally 132 grains; then it was changed, first to 104 grains and finally to 84 grains.

The weights of American coins are important things for any one to know who has the handling of any great quantity of coin; for weight is one of the best ways to detect counterfeits. It is very difficult for counterfeiters to get the weights of their spurious coins exactly in line with the legal weights of the genuine coins.

BURTON T. DOYLE.

Lipton's Shrewd Representative.

A MAN'S business success, as well as his character, is determined largely by the choice he makes of his business associates and servitors. The most successful man is he who shows the



DAVID BARRIE, SIR THOMAS LIPTON'S REPRESENTATIVE.

most wisdom and sound judgment in these things. And this is true also in the conduct of an amusement feature which rises to the dignity and importance of an international yacht-race.

Sir Thomas Lipton shows the same shrewd sense and keen-wittedness in the men he selects for the management of his yachting enterprises that he does in the conduct of his world-wide business operations, and to this he owes his great success

in both. Mr. David Barrie, to whom Sir Thomas has entrusted the oversight of his racing interests in America, is a quiet and unassuming gentleman, but a yachtsman to the very core, skilled in all manner of water-craft and as full of resource as the ideal sailorman should be. Seen on board of a cable-ship during the recent races, Mr. Barrie was a striking and picturesque figure. He was attired in a yachting-cap and a grass-green top-coat. His cravat had a yellow silk background with green shamrocks scattered through it. There was nothing lacking in the make-up of Mr. Barrie as a real *Shamrock* man.

It was in an interview on this occasion that Mr. Barrie gave the interesting information that Sir Thomas never carries any money with him, but always has a secretary or two trailing along after him to do his buying for him. He also said that no expense had been spared by Sir Thomas in any respect so far as this yacht-race was concerned. His instructions to all his agents had been to secure the best at any price, and if work was badly done anywhere to have it done over again until it was right. As for the amount that he would spend on this event, that was a matter that it would take considerable time and figuring to discover. Mr. Barrie would know it all in time, but not now.

Interesting Insurance Questions.

A FAR-REACHING and very important decision of the Court of Appeals of the State of New York has just been rendered, and it is fortunate that it is the unanimous decision of that influential judicial body. It will be remembered that a policyholder in the Equitable Life by the name of Greeff brought suit against the company for all of the accumulated surplus alleged to belong to his policy. The court decides that if the contention of the plaintiff prevailed it would jeopardize the solvency of every life-insurance company, because if the companies distributed their entire surplus, leaving no margin to meet the shrinkage that might come with a sudden panic, insolvency would obviously intervene, no matter how great the strength of the corporation might be under ordinary circumstances.

In other words, it is wise for a life-insurance company to do precisely what every conservative corporation does, namely, maintain a surplus sufficient to meet all contingencies. Furthermore, the court holds that Greeff's policy or contract with the company does not require the distribution of the surplus in full, but leaves a proper discretion with the company regarding the matter, and it therefore acted within its rights when it fixed at a fair amount the surplus due to Greeff. The decision of the court reveals that the Equitable carried out its contract to the letter, and that its course in the matter was solely in the interests of its policy-holders. No other decision was expected; in fact, no other was possible, because, as the court points out, a decision adverse to the company would have jeopardized the existence of every great life-insurance company in the land. It is gratifying to observe that the court, in deciding against the claim of one stockholder, has distinctly upheld the rights and claims of all the others and securely maintained the latter's interests.

"L." St. Louis: At a very little additional expense I believe you can get a policy in one of the strong, old line companies, and I would advise you to make the change if you can do so. Your occupation is a drawback, but it ought not to prevent your taking out a policy in one of the good companies.

"Mrs. G." Brooklyn, N. Y.: The company is solvent, but I would not be surprised if its business would have to be transferred to a more permanent and stronger one. If your husband can get insurance in any of the great old-line companies, like the Equitable, the Mutual Life, the New York Life, or the Provident Savings, in fact, any company of the high character and standing of these, it would be wise to drop his policy and take out a new one in a company in which he has implicit faith.

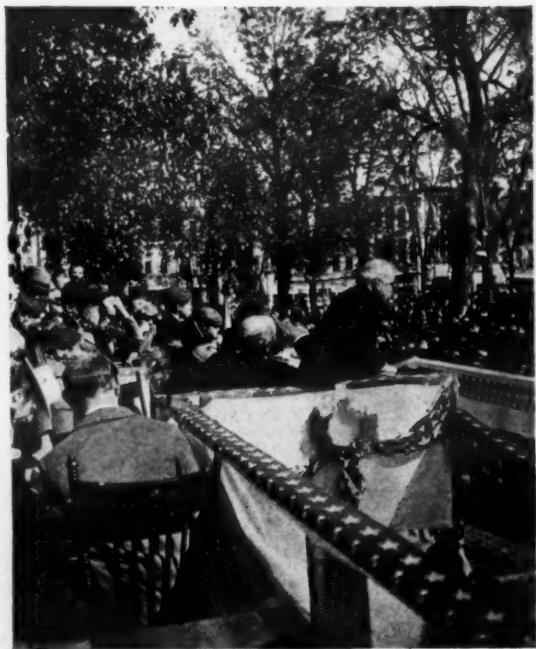
"G." Newark, N. J.: The Fidelity Mutual has been recognized by the Pennsylvania Insurance department as having the right to do business as a regular, old line corporation, but in New York State its authorization was given as an assessment association, which authorization has now been revoked. The requirements of the New York State law are very high, and some consider them exacting. But nothing remains for Superintendent Payn but to enforce the statutes as he finds them, and in doing so he will be heartily upheld by the public.

"Henry." Des Moines, Iowa: The suit you refer to against the Equitable of New York, does not involve any allegation of false representations on the part of the company. The complainant recites that an agent of the Equitable misrepresented the policy. The company shows that the so-called agent had no connection with the company. I have frequently called the attention of my readers to the fact that the terms of the policy alone measure the responsibility of the company, and unless these embrace what the agent says or offers, you can depend upon it that the latter is acting without authority.

The Hermit.



PRESIDENT MCKINLEY AT QUINCY, ILL., WHILE MAKING HIS THRILLING DECLARATION: "WHEREVER OUR FLAG IS ASSAILED, THE ONLY TERMS WE EVER MAKE WITH THE ASSAILANT IS UNCONDITIONAL SURRENDER."



SECRETARY OF THE NAVY LONG ADDRESSING THE PEOPLE OF QUINCY, ILL. THE PRESIDENT SITS BEHIND HIM.



SECRETARY OF STATE HAY SPEAKING AT THE GALESBURG ANNIVERSARY.



PRESIDENT MCKINLEY DELIVERING HIS ADDRESS AT GALESBURG ON THE FORTY-FIRST ANNIVERSARY OF THE FALL OF LINCOLN DOUGLAS DEBATE.



POSTMASTER-GENERAL SMITH DELIVERING HIS EULOGY AT THE ANNIVERSARY OF THE LINCOLN-DOUGLAS DEBATE AT GALESBURG.



POSTMASTER-GENERAL SMITH TAKING HIS SEAT AT THE ANNIVERSARY OF THE LINCOLN-DOUGLAS DEBATE AT QUINCY, ILL.

THE VISIT OF PRESIDENT MCKINLEY AND



URING HIS ADDRESS AT GALESBURG, ILL.,
ST ANNIVERSARY OF THE FAMOUS
LINCOLN DOUGLAS DEBATE.



THE PRESIDENT IMMEDIATELY AFTER HIS PRESENTATION TO THE PEOPLE
OF QUINCY, ILL.



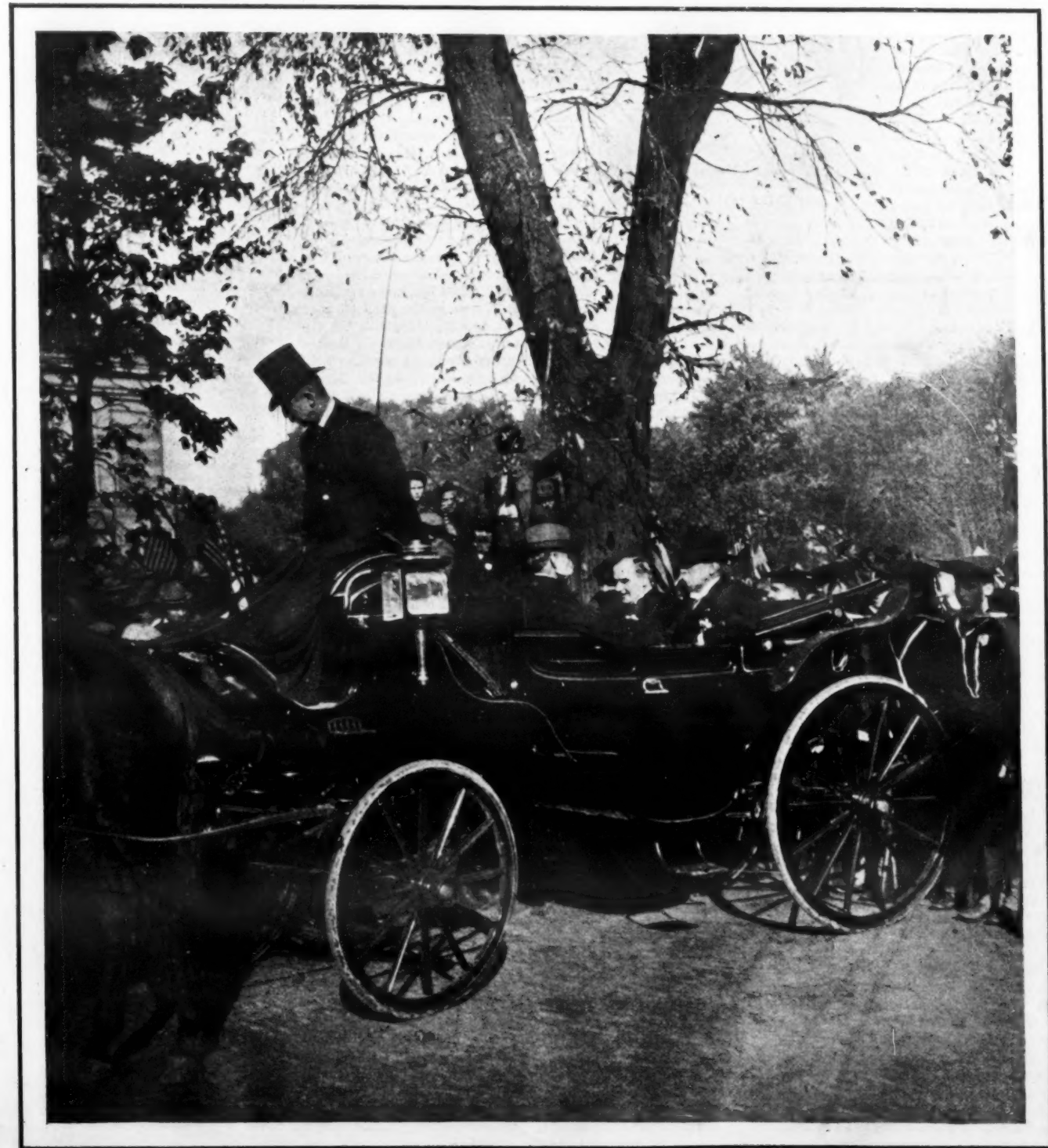
THE PRESIDENT GREETES OLD FRIENDS AT ALLIANCE, O.



WITH DELIVERING HIS ELOQUENT ORATION
Y OF THE LINCOLN-DOUGLAS DEBATE
AT GALESBURG.



RAL SMITH TAKING HIMSELF HEARD AT
QUINCY, ILL.



THE PRESIDENT SMILINGLY REVIEWING THE SCHOOL CHILDREN IN THE PARADE AT QUINCY, ILL.

LEY AND HIS CABINET TO THE WEST.

THE LONG-DRAWN-OUT BATTLE OF THE SUPERB CUP CHAMPIONS.

FIFTY THOUSAND SPECTATORS ON 500 BOATS WATCH THE TRIM RIVALS OF THE SEA IN A CONTEST COSTING A MILLION DOLLARS A DAY—THE STORY OF A STRUGGLE WHICH TWO HEMISPHERES WATCHED WITH BREATHLESS INTEREST.

By GILSON WILLETS.



C. OLIVER ISELIN, OF NEW YORK, CHIEF OWNER OF THE AMERICAN CUP-DEFENDER "COLUMBIA."



THE INTERNATIONAL CUP.



SIR THOMAS LIPTON, OF LONDON, OWNER OF THE CUP-CHALLENGER "SHAMROCK."

This year's regatta happened this way. At the annual dinner of the Royal Ulster Yacht Club, London, 1897, the Marquis of Dufferin, in replying to a toast, remarked that Englishmen and Scotchmen had been trying to bring back the cup for nearly half a century, and it was about time an Irishman made the attempt. The result of that happy speech was the challenge from Sir Thomas Lipton, an Irishman and proud of it, one who, from a poor emigrant boy in New York, a stow-away, went up to London-town and in good time made \$100,000,000 selling tea to the British public.

He is fifty-one years old and still a bachelor. Ten months ago, according to rules, Sir Thomas, as a member of the Royal Ulster Yacht Club, sent over his formal challenge. It was accepted by the New York Yacht Club, and a syndicate of its members, with J. Pierpont Morgan as the financial head and C. Oliver Iselin as the yachtman member, built the *Columbia*, while Sir Thomas built the *Shamrock*. The *Columbia* was launched on June 10th and the *Shamrock* on June 17th. The *Columbia* was designed and built entirely by the Herreshoffs, of Bristol, R. I. The *Shamrock* was designed by William Fife, Jr., of Fairlie, on the Clyde, with the assistance of Thornycroft, the torpedo-boat builder, who constructed the boat. Ratsey furnished the sails.

The principal conditions of the races were: Match decided by three best races out of five; in case of serious accident to either boat, the surviving boat to sail to a finish; an unfinished race of one kind to be repeated until finished; if neither yacht covered the course in five and one-half hours it was not to count as a race, and to be re-sailed; each yacht to have on board during races a representative named by her competitor. The races were sailed over a straight-away course from Sandy Hook lightship to a stake-boat fifteen miles away, thirty miles in all. This was called the windward and leeward race. The second race was also thirty miles long, but the course was triangular, ten miles on a side. The third race was over the same course as the first. By this alternation of straight and triangular courses the yachts were required to sail with the greatest possible variety of winds. The fifteen-mile race to windward revealed the boat which was better able to beat against the wind. On the triangular course two sides had to be sailed with the wind abeam—that is, over the side—and that showed the boat which is faster when reaching.

Each yacht carried these twelve sails—mainsail, topsail, club-topsail, staysail, reaching-staysail, jib, baby jib-topsail, No. 1 jib-topsail, No. 2 jib-topsail, reaching jib-topsail, balloon-jib, and spinnaker. Of course not all of these sails were used at one time, in any of the races. Each sail has its own particular use, according to the wind—and a nautical dictionary will tell you all about them. If either yacht could spread all her biggest sails at once, including, besides the mainsail, the spinnaker, balloon-jib, and club-topsail, she would show about 30,000 square feet of canvas, or enough to pave Broadway with a strip of canvas a foot wide, reaching from the Battery to Forty-second Street, about five miles in all. The *Shamrock's* club-topsail is the largest ever made, measuring 2,300 square feet.

In exact figures, each yacht, from the end of her boom to the end of her bowsprit, measures about 185 feet. Each yacht, from the bottom of her keel to the top of her club-topsail, measures at least 175 feet. The *Shamrock* and the *Columbia* are both about eighty-nine feet six inches on the load water-line, and commonly known as ninety-footers, while the former is 132 feet over all, and the latter 131 feet four inches. The *Shamrock* displaces 144 tons, and the *Columbia* 145 tons. The *Shamrock* has a beam of twenty-four feet four inches, and the *Columbia* twenty-four feet two and one-half inches. The English champion draws twenty-one feet six inches of water, and the American twenty-two feet three inches. The *Shamrock's* hull-plates are of manganese bronze, while those of the *Columbia* are of aluminum bronze. Each is broad-beamed and has a flat bottom, but attached to the broad bottom is an enormously deep, fixed fin-keel, which is in a sense a fixed centreboard. The part of the keel just under the body of the yacht is very thin, and is

called the fin. To the bottom of this is bolted eighty or ninety tons of lead. The keel is very short fore and aft, with the object of enabling the yacht to turn quickly.

The crew of the *Columbia* during the races consisted of a captain, two mates, four quartermasters, and thirty-two seamen—a total of thirty-nine, all old salts from Deer Island, Me. The crew of the *Shamrock* consisted of about the same number of seamen, but she carried more officers. There were, for instance, practically three captains, Hogarth, Wringe, and Parker, while the *Columbia* had only Captain Charlie Barr. Certainly the crews of both yachts were offered every inducement to work hard and sail to victory. Sir Thomas promised the officers and crew of the *Shamrock* each a fitting life-pension.

To the men immediately interested, international yacht-racing is the costliest sport in the world. The bill for the yachts themselves, for building, alterations and repairs, will amount to fully \$250,000 for each; the expense of racing them cost their respective owners easily \$250,000 more. Here is a cool million just for building and racing the boats. The sails alone cost as much as an ordinary sailing yacht. The *Columbia's* sails are said to have cost \$8,000, and the *Shamrock's* even more, for hers were woven to order from Egyptian and Sea Island cotton mixed with silk. The expense of maintaining the crew was, or rather is, enormous, for the boats are not yet out of commission. It is said that the skipper of the *Columbia* receives \$2,000 for his services. The salary of the mate is one hundred dollars a month; the second mate, forty dollars; the four quartermasters, thirty-five dollars a month each, and the thirty-two members of the crew each thirty dollars a month. Food for the crew costs easily \$600 a month; each tender accompanying the yachts costs \$4,000 for the few weeks of the season, and dockage and tonnage cost about \$8,000 more for each yacht. Estimates of the total cost of the *Shamrock* have been placed all the way from \$150,000 to \$450,000. Probably Sir Thomas himself does not know exactly what his little sport has cost him; there are doubtless stacks of bills yet to be presented—such bills as \$16,000 for the charter of four tenders, and \$5,400 wages for twenty extra sail-makers for three months. Besides all this, Sir Thomas paid \$275,000 for his steam-yacht, his sea-home, the *Erin*, \$100,000 more in fitting her out, and another \$100,000 in entertaining guests during his visit. The most impressive feature about this array of costs is that the yachts upon which so much has been spent, are useless after the races. The *Columbia*, for instance, can race no more, for there will probably be no yacht fit to meet her, and for cruising she would be a failure. In a year or two her delicate hull will be worth only the metal of which it is made.

The money spent by yacht-owners in entertaining also reaches far into six figures. Commodore Morgan entertained at least 100 guests every race-day; and Howard Gould and John Jacob Astor entertained even a greater number. With Sir Thomas were also Rear-Admiral Philip; Captain and Mrs. Chadwick, of Sampson's ship, the *New York*; Admiral Dewey's brother Charles and Mrs. Dewey; Olga Nethersole, Mrs. Potter Palmer, and Tom Wanamaker, of Philadelphia. Thomas A. Edison accepted Sir Thomas's invitation to view a race from the *Erin*, and thus spent the first day's real recreation he has taken for twenty years. Fully a hundred private yachts followed the boats each day. Colonel Oliver Payne's *Aphrodite* was the largest of all the steam yachts. Mr. and Mrs. Perry Belmont were out on their *Satanella*. Elbridge T. Gerry's son, Robert L., was on his father's yacht *Electra*. Mr. and Mrs. John R. Drexel were on the *Sultana*.

All the great American yachtswomen, in addition to the former Katherine Clemmons, were out. Mrs. C. Oliver Iselin was anywhere but on the *Erin*, and so were Mrs. E. D. Morgan and Miss Coralie Coudert and Mrs. Pembroke Jones and Miss Eloise L. Breese, the latter on her own yacht. Commodore Morgan was at the head of the line on the *Corsair*, and in the *Corsair's* wake came William K. Vanderbilt on the *Valiant*, Eugene Higgins on the *Varuna*, John Nicholas Brown on the *Ballymena*, Frederick H. Benedict on the *Verpuna*, Henry Walters on the *Narada*, and George Gould on the *Atalanta*. Other steam-yachts seen were the *Hiawatha*, J. F. Fleischmann; *Oneida*, E. C. Benedict; *Nearia*, Frank Gould; *Sappho*, J. H. Alexandre; *Vela*, John E. Cowdin; *Half Moon*, John D. Crimmins; *Claymore*, J. Kennedy Tod; *Josephine*, P. A. B. Widener; *Aquillo*, W. P. Eno; *Wild Duck*, General Francis V. Green; *Sapphire*, A. L. Barber; *White Lady*, J. Lawson Johnson; *Erl King*, A. J. Moxham; *Toinette*, R. A. C. Smith; *Courier*, B. J. Keith; *Anita*, John H. Flagler; *Duquesne*, Theodore Hostetter; *Zara*, H. H. Rogers; *Susquehanna*, Joseph Stickney; and *Nada*, Clarence Busch.

On the New York Yacht Club boat, the *Republic*, were James Brown Potter, Howard Willets, Colonel Daniel C. Appleton, Reginald Rives, Ernest Du Vivier, Judge Truax, C. Barnum Seeley, Adrian Iselin, Jr., William Iselin, A. C. Canfield, Jacob Ruppert, Dr. J. C. Ayer, Chester Griswold, August Belmont, Mrs. "Nat" Herreshoff, and Rear-Admiral Rodgers. On the Atlantic Yacht Club boat, the *Gayhead*, were Helen Gould, Frank Gould, and a thousand others. On the steamer *Ponce*, where Signor Marconi, the inventor of the wireless telegraph, was flinging messages ashore from the mast-head, were President Seth Low, of Columbia College; Mr. and Mrs. Westinghouse, United States Senator and Mrs. Clarke, of Montana; Mr. and Mrs. George Crocker, the California millionaires; and Mr. R. T. Wilson, Jr., young Mrs. Cornelius Vanderbilt's brother. On the *Grande Duchesse*, with Marconi's rival in the wireless-telegraph business—Mr. Clarke—were John Herreshoff, Charles Frohman, Marc Klaw, Charles B. Dillingham, Frank W. Sanger, Al Hayman, and United States Senator Taliaferro, of Florida. On private yachts and government tugs the United States Senate was represented by Senator Davis, of Minnesota; Senator Depew, of New York; Senator Proctor, of Vermont; Senator Beveridge, of Indiana; and Senator Thurston, of Nebraska. Chicago sent the Ferdinand Pecks and Michael Cudahy. On one of the tugs was Governor Hazen S. Pingree, of Michigan; Frank H. Platt, Benjamin B. Odell, and Mayor Maybury, of Detroit.

Previous to the coming of the *Shamrock*, nine cup-challengers have been defeated by Yankee cup-defenders. The first challenge came from Commodore Ashbury, in 1870, who raced his yacht *Cambria* against the fleet of the New York Yacht Club over the club course in New York Bay. The *Cambria* was defeated by several of the yachts, the *Magie* winning the race. The next year Commodore Ashbury came over with the *Livonia*, and was defeated by the *Columbia* and *Sappho*, in two races. He won one out of the three races, defeating the *Sappho*. The next race was between the *Madeleine* and the Canadian boat *Countess of Dufferin*, in 1876. The *Madeleine* won. Then came, in 1881, another Canadian boat, the *Atalanta*, which was defeated by the *Mischief*. In 1885 Sir Richard Sutton challenged with the *Genesta*, and was beaten by the *Puritan*. The next year Lieutenant Heine came over in the *Galatea*, and was beaten by the *Mayflower*. In 1887 came the *Thistle*, to meet defeat by the *Volunteer*. In 1893, Lord Dunraven arrived with *Valkyrie II*. He was defeated by the *Vigilant*. Then he came again with *Valkyrie III*, in 1895, and was beaten by the *Defender*.

IMAGINE this spectacle on the high sea, fifteen miles off Sandy Hook—a fleet of 500 boats, steamers, yachts, tugs, spread out like a mastodonic V; a floating city of 50,000 inhabitants, every eye fixed on the battle royal waging between the white and the green man-made birds in the middle distance. It is October 3d, the first day of the tenth grand attempt on the part of the British lion to wrest the America's Cup from the claws of the American eagle. The V formation of the floating city is maintained by a fleet of patrol-boats, headed on one side by five black torpedo-boats, on the other side by five white revenue-cutters, all busy warding off excursion-boats, as if to say: "Give 'em a show; let 'em fight." Five and a half hours expire; the man-made birds have only flown twenty out of the necessary thirty miles, the time allowance is up, a man on board the flag-ship *Corsair* bawls through a megaphone, "No race," and instantly from 50,000 throats is flung a thunderous word of disgust more or less emphatic, followed, Yankee-fashion, by a mighty good-natured laugh and a "Hip! hooray! Try again," and full steam homeward.

Thus the tenth international regatta in these waters began. And the second attempt at a race was like unto the first, and the third attempt and the fourth—all one grand, exasperating drifting-match. But the long wait was at an end and patience finally rewarded. The regatta was certainly remarkable for the number of its "flukes." It was the first one in which there were more than three races which were not races. In the ten former regattas only six races failed—*Puritan* and *Genesta*, September 7th, 1885, no wind; the same yachts, next day, collision; same yachts, September 11th, no wind; *Vigilant* and *Valkyrie II*, October 11th, 1893, no wind; *Defender* and *Valkyrie III*, September 10th, 1895, disqualified; the same yachts, two days later, withdrew.

The great new thing worth recording is the fact that this year the excursion boats gave the racing yachts a chance to race. Unlike the fleet of 1895, this one kept out of the way, giving the man-made birds plenty of sea-room. In fact, captains and pilots simply had to "keep off the green," or lose their licenses and pay a fine. Captain Robley D. Evans, the chief policeman on the spot, said so.

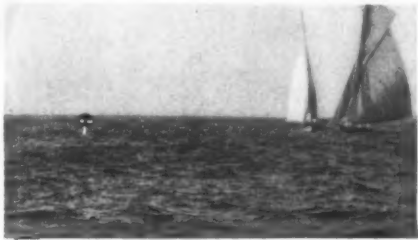
The spectators on the excursion fleet were spending a third of a million dollars each race day, race or no race. The 50,000 passengers paid from two to twenty dollars for their tickets. A fair average would be five dollars each, making \$250,000 for tickets alone. Then each passenger certainly spent one dollar for food and drink, and another dollar for incidentals, bringing the total expenditure up to \$350,000 for each race.

All this, and a great deal more, on account of the America's Cup. It is of solid silver, weighs 134 ounces, is twenty-seven inches high, and thirty-six inches centre circumference. Its original name was the Hundred Guinea Cup, and was made by Garrard & Co., London, in 1851, and offered that year by the Royal Yacht Squadron, to be sailed for in their regatta in August. All this may be ancient history, but a further fact may bear repeating: The cup was won by the yacht *America*—hence the name, America's Cup. The race was around the Isle of Wight, the *America* making the course in ten hours, thirty-seven minutes, outsailing thirteen competing cutters and schooners, and winning by twenty minutes. Among the five owners of the *America* at that time was George L. Schuyler. In 1887, Mr. Schuyler, being the sole surviving holder of the cup, placed it in the custody of the New York Yacht Club, to be held in trust by the club, and as a perpetual challenge cup for friendly competition. On very rare occasions it has been shown by its custodians to a favored few, or at a club dinner. For this bit of silver, which cost \$505, more than \$10,000,000 has been spent on yachts in the struggle between English and American sportsmen, the one to take it back whence it came, the other to keep it right in New York, in Tiffany's safe-deposit vault. The yacht *America's* present owner is Paul Butler, with whom Sir Thomas, twice during his visit here, has taken a spin on the famous old cup-winner.

An Exciting Minute of the Yacht Race.

REMARKABLE BIOGRAPH PHOTOGRAPHS SHOW HOW THE "COLUMBIA" PREVENTED THE "SHAMROCK" FROM CROWDING THE CUP-DEFENDER OUT OF HER COURSE IN TURNING THE BUOY.

THE remarkable good feeling which prevailed during the recent international yacht races for the America's Cup was brought about largely through Sir Thomas Lipton's confidence in the arrangements which had been made to prevent interference by excursion-boats, and to guard against the possibility



THE "SHAMROCK" TRYING TO SHUT OUT THE "COLUMBIA" WHILE TURNING THE BUOY.

of fouls. The unfortunate controversy which ended the *Defender-Valkyrie* series cast such a wet blanket on international yacht-racing that it seemed doubtful at the time if the noble sport would ever be revived.

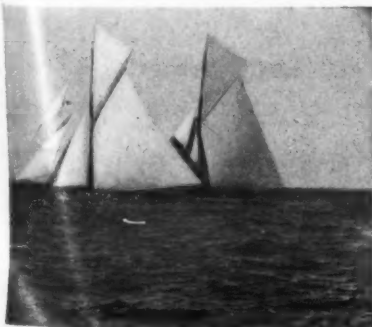
During the recent races, however, the New York Yacht Club has distinguished itself in providing an open course, and in giving the visitor the fairest possible treatment. No fouls occurred, but had there been one it would have been judged absolutely upon its merits, for the regatta committee had made arrangements with the American



THE "SHAMROCK" "BLANKETED" BY THE "COLUMBIA" WHILE ENDEAVORING TO CROWD THE LATTER TO THE OUTSIDE COURSE.

large biograph moving-picture cameras, capable of making a continuous film of any necessary length, were placed at the referee's call upon the committee boat, and whenever the two yachts came into such close proximity that a foul seemed imminent the cameras were started up and an indisputable record made.

The accompanying reproductions from biograph pictures illustrate one of the most exciting incidents of the whole series of races. It will be recalled that on Saturday, October 7th, the boats ran the first fifteen miles of the course practically neck and neck in a light breeze. At no time did either yacht have a perceptible advantage. At the turning-buoy they were, by official time, only nine seconds apart. Two express trains could hardly run the distance on a closer schedule. The *Shamrock* being slightly in the lead, it devolved upon her skipper to come about in making the turn so close



YANKEE DASH WINS IN TURNING THE BUOY, AND THE "COLUMBIA" SECURES THE INSIDE POSITION.

to the mark that the *Columbia* would be obliged to cut across the *Shamrock's* stern and take the outside course, thus losing ten or fifteen seconds in the run home. This manoeuvre was attempted, but the skipper of the *Columbia* deliberately took his chances of fouling the *Shamrock*, and kept on his course between the *Shamrock* and the buoy.

As the illustrations show, the yachts came within perilous proximity to each other. Ireland could easily have shaken hands with America across the briny deep. The gods were propitious, however, and *Columbia* just shaved the mark, making up her disadvantage and starting away for the home buoy on equal terms with the emerald-sided challenger. The four biograph pictures we give show the quick and clever manoeuvring of the yachts at a very critical stage, and a minute of time elapsed while this



BUT THE "SHAMROCK" AGAIN TAKES THE LEAD AFTER PASSING THE BUOY.

was going on. During this brief interval 1,800 instantaneous photographs were made by the biograph camera, from which the four we reproduce were selected, as telling the complete story.

To Professors and Teachers.

THOSE who follow the profession of teaching, whether in the universities and colleges or in the so-called high and secondary schools, are working under the encouraging assurance that their labors are becoming more and more valued at their true worth. The old day of the under-paid and over-worked instructor has virtually passed.

Appreciation of the many and diverse qualities that must go towards the making of the successful teacher is spreading daily. It may be that the fully-ripened fruit is not yet seen in compensation always properly corresponding to the social and intellectual standing that is everywhere so gladly accorded to the profession, but this will inevitably follow. In the mean time no mean reward is to be had in the knowledge of rapidly advancing reputation and honor.

The profession, however, must also realize one more fact, and that is that the work it is doing is apt not only to unfit its members for any daily understanding of the business world and its investments, but also involves much that tends to weaken physical health and strength.

For these reasons—and even the least experienced will admit they are beyond all dispute—it is especially incumbent upon teachers to protect by life insurance their earnings, and the provision for the future of those now dependent upon their efforts. Through life insurance, which is the truest and best form of co-operation, the funds of the insured are utilized to their utmost, and made to conserve his best interest in a way that can be attained in no other form of investment. While they thus are working for his good, they secure to him that peace of mind which contributes so largely to full success in his chosen calling. He may feel assured that his savings are working for him, and that they will return to him increased by the wise action of trained financiers, or that, should he die before the period when such return would be made, they will bring to his family the permanent continuance of the sustenance they now enjoy through his present labors.

For such reasons as these life insurance is properly urged upon all those engaged in this great profession of teaching, and the best company with which to insure is that company whose long, brilliant, honorable record has proved it to be truly "The Best"—The Mutual Life of New York.

America's Friend.

(From our Special Correspondent.)

PARIS, September 20th, 1899.—Not the least interesting feature in current French history are her self-made men, of the present generation, whose remarkable achievements command universal admiration. Few, indeed, are entitled to more credit than the subject of this sketch, Monsieur L. Casenave.



MONSIEUR L. CASENAVE.

With courage and a firm purpose such as have produced a Boldt, a Leand, and others in our own country, he very soon mastered the intricacies of routine work and gradually succeeded to positions of trust and responsibility. After a successful career in the leading hotels on the Riviera, we find him in a prominent position under the master of European *hôtels*, Monsieur Ritz, supervising the internal arrangements in the world-famous Savoy Hotel, London, and subsequently assisting in the organization of the palatial Claridge's Hotel, as well as the Hotel Ritz, in Paris.

His rare executive ability, together with exceptional accomplishments in academic and social culture, attracted the attention of continental capitalists, and when it became necessary to elect a chief official for the administration of the first hotel in all Europe—the *Grand Hotel* in Paris, the board of directors wisely and promptly tendered him the honor of general manager, which he accepted. There is, perhaps, a small minority of travelers who, as yet, know little of this sumptuous hotel. If so they are equally ignorant of Paris, for, as Paris is the centre of the world's fashion and pleasure, so is the *Grand Hotel* the pivot on which revolves the life and gaiety of France. Equally grand is the building, with innumerable windows looking out on all creation, as it were. From your balcony may be seen a kaleidoscope of indescribable attraction mirrored in the ebb and tide of life on the Place de l'Opéra beneath. In short, it is worth a journey all the way from Frisco to see, remember, and tell of it in old age. Monsieur Casenave has put hundreds of mechanics and artists at work, reshaping, refurbishing, and beautifying the building from "stem to stern." The very latest contrivances essential to comfort and elegance are being applied unostentatiously to this sumptuous palace, in anticipation of the large numbers expected next spring and summer. Indeed, I am told that not a few orders from well-known social magnates to reserve rooms for next February and onward have already been received. Considering the exceptional advantages of this palatial house, already mentioned in a previous letter, and the additional attractions now in preparation, it will undoubtedly be crowded, in spite of its hugeness and exceptional resources. Even the most experienced traveler will do well to communi-

cate with the administration in advance of his or her arrival, and—to keep your promise. In a future letter I shall speak of its historic and world-renowned *cuisine*. C. FRANK DEWEY.

How Life Insurance Pays.

THE right kind of life insurance is the most profitable form of investment, not only for the improvident, but also the provident man. An interesting little booklet just issued by the Provident Savings Life, of New York, truthfully states that "the best recommendation of a company is a satisfied policy-holder."

The Provident Savings, one of the oldest, most conservatively and carefully managed insurance companies in the country, has developed remarkable growth under the presidency of Edward W. Scott. The little booklet entitled "The Provident Savings at Home" tells the secret of this company's success, which consists in its conservative methods, careful management, and honorable competition. No better proof could be given than is found in the strong indorsements contained in the volume of home letters from some of the most eminent men in public and private life in New York, expressing their gratification at the results obtained from their policies of insurance with this company.

During the past ten years the Provident has paid over \$1,600,000 to the representatives of deceased policy-holders in the State of New York alone; besides over \$15,000,000 returned to policy-holders and beneficiaries elsewhere.

It is therefore not surprising that during the first eight months of 1899 it has secured more new business than was ever credited to it before during the corresponding months of any year in its existence.

We know of no company in which the policy-holders and beneficiaries are better satisfied with the results of their investment than the Provident Savings. Such testimonials as we refer to are rare, and they are all the better and stronger because they are spontaneous and home recommendations.

The Money-maker's Column.

[NOTICE.—This department is intended for the information of the regular readers of LESLIE'S WEEKLY. No charge is made for answering questions, and all communications are treated confidentially. Correspondents should always inclose a stamp, as sometimes a personal reply is necessary. Inquiries should refer only to matters directly connected with Wall Street interests.]

I do not change my judgment regarding the general stock market. The liquidation is not complete, but powerful interests are eager for a rise and an opportunity to unload, and they may find these if there should be a sweeping sound-money victory in the approaching fall elections. If, following this, on the first of January the new industrial stocks begin to pay liberal dividends, such an impetus may be given the market—at least to a part of it—including the industrials, that it will last for two or three months, or toward spring. But this can hardly happen unless money becomes more plentiful and interest rates decline. Can we expect this as long as the prosperous condition of our industries calls for constantly-increasing amounts of cash for legitimate business transactions? That is the question for the speculator to settle.

"S." Orange, N. J.: American Malt ought to do better than it has done, but I would not sell at such a sacrifice. (2) Consult your lawyer. "M." Camden, N. J.: The "business opportunities" offered you are, for the most part, swindles of the first water. It is a marvel that anybody is ever caught by them.

"W. E." Chicago: I know little about the stock you mention, as it is not dealt in on the New York exchange, but I would sell at the best price I could get, whenever the market gives you a favorable opportunity.

"C." New Orleans, La.: I do not believe in the company you name. (2) Watson & Gibson, 55 Broadway, and Price, McCormack & Co., 70 Broadway. (3) I do not give an opinion on anything but stocks and bonds.

"L." Buffalo: Missouri, Kansas and Texas was booked for a rise before the recent break. I would prefer to buy the second mortgage four-per-cent. bonds, which at prevailing prices net almost six per cent.

"Old Time Reader," Nashville, Tenn.: The rise in Cotton is one of the most helpful things that could happen for Louisville and Nashville and Southern Railway. I would not sell at a loss. (2) Southern Pacific, on its merits, I believe to be high enough. (3) I would take my profit in Leather common, though the clique may succeed in advancing it somewhat higher. (4) Among the steel and iron stocks I hear good reports of American Steel and Wire, American Hoop, and Republic and Federal Steel. I think especially well of National Tube.

"Steno," Milwaukee: I would hold the National Salt, and believe you will not sustain a loss. (2) Chicago and East Illinois common, below par, ought to yield a profit, for a very strong combination promises to advance the stock. It is paying at the rate of four per cent. per annum, and is said to be earning two or three times that amount. It is believed that its terminal in Chicago alone will make it a very valuable property. It sold last year as low as 49. I believe you will not lose, and you may make a handsome profit by holding it. (3) Your St. Louis and San Francisco second preferred is all right. At present prices I consider it one of the best purchases on the market.

"H." Burlington, Vt.: The trouble about the electric vehicle companies is that the value of their stocks depends in a great measure upon the value of their patents. The annual report of the parent company indicates that it is prosperous. But the subordinate companies have very large capitals, and the stock is purely of a speculative value. I do not regard it in any sense as an investment, and if I had a fair profit I would sell. (2) The stocks that have been strong during the decline should be "marked for future reference" by investors and speculators. The coal stocks have the best promise of advance, and one of the best of these is Delaware and Hudson. For a cheap, low-priced dividend-payer, I still believe in St. Louis and San Francisco second preferred. Its earnings are showing a marvelous increase and, in my judgment, this stock ought to be worth almost as much as Atchison preferred. Among the chief industrials, purely from the speculative standpoint, I think well of Union Bag and International Paper common on reactions. (3) Would not sell Amalgamated Copper nor Anaconda until you realize what you have paid. You may not have to wait long.

JASPER.

If Your Brain is Tired Use Horsford's Acid Phosphate.

DR. T. D. CROTHERS, Superintendent Walnut Lodge Asylum, Hartford, Conn., says: "It is a remedy of great value in building up functional energy and brain force."

The Neutral Soap.

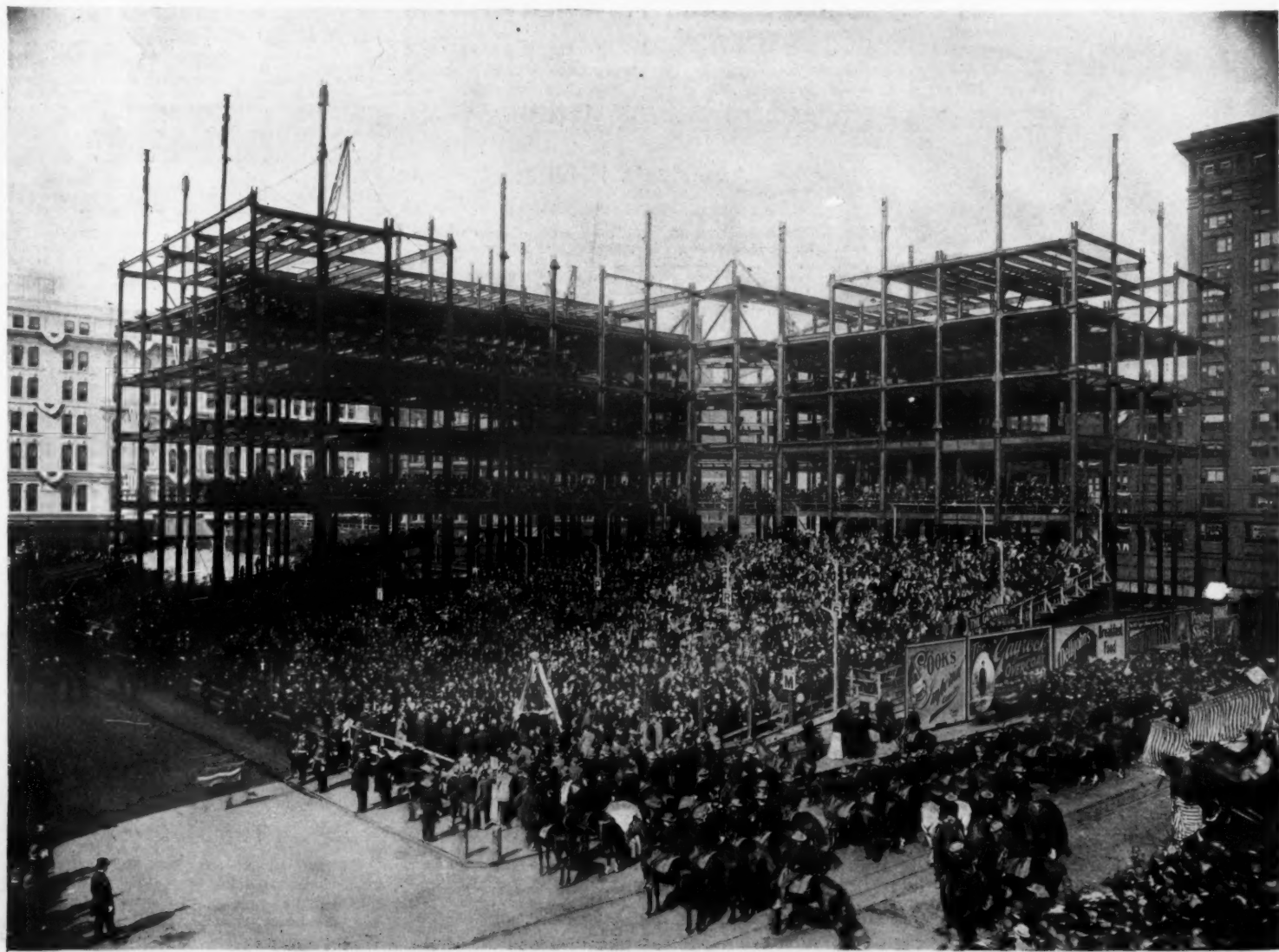
THE greatest success in Paris at present is Dr. Dys' new soap. He alone could obtain a soap absolutely neutral, without either alkaline salts or potash. Its application to the softest skin of the frailest baby, as well as to the most delicate complexion of our beauties, will prove most beneficent. V. Darsy, 129 East Twenty-sixth Street, New York.

That Little Book.

"Babies," issued by Borden's Condensed Milk Company, New York, should be in the hands of all young mothers. The hints it contains are invaluable to the inexperienced. Sent free upon application.

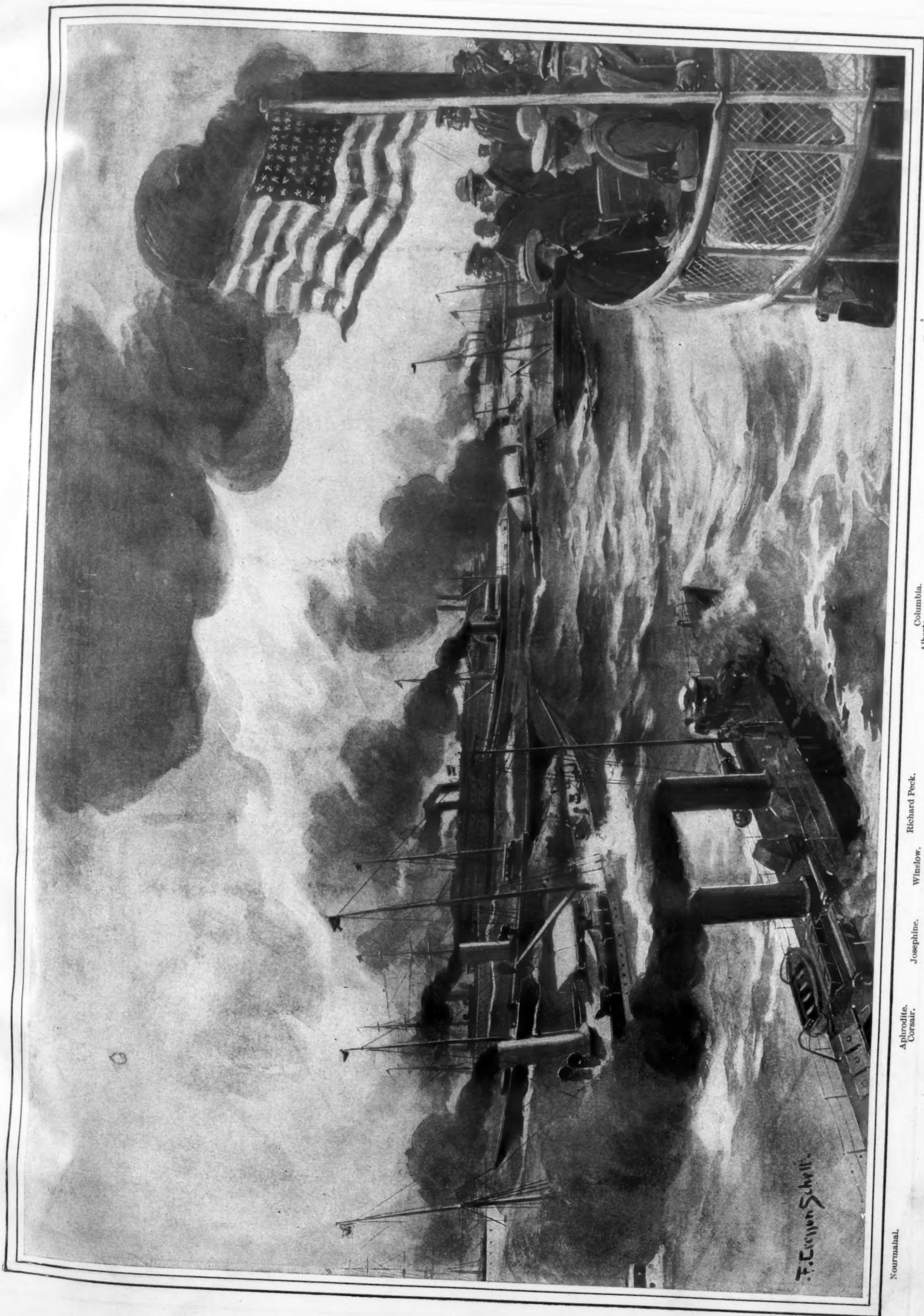


CHICAGO'S COURT OF HONOR BRILLIANTLY ILLUMINATED AT NIGHT—STATE STREET ABLAZE WITH TWELVE THOUSAND ELECTRIC-LIGHTS.



PRESIDENT MCKINLEY LAYING THE CORNER-STONE OF THE NEW CHICAGO POST-OFFICE, OCTOBER 9TH.

THE AUTUMN FESTIVAL OF THE GREAT METROPOLIS OF THE WEST.
CHICAGO WELCOMES PRESIDENT MCKINLEY WITH WILD ENTHUSIASM AMID A BLAZE OF BRILLIANT ILLUMINATION.
Photographs by Mellen. Copyrighted, 1899.



Nourmahal.

Aphrodite.
Corsair.

Josephine.

Winslow.

Richard Peck.

Columbia.
Alberta.

Porter.

Erin.
Eugenia.

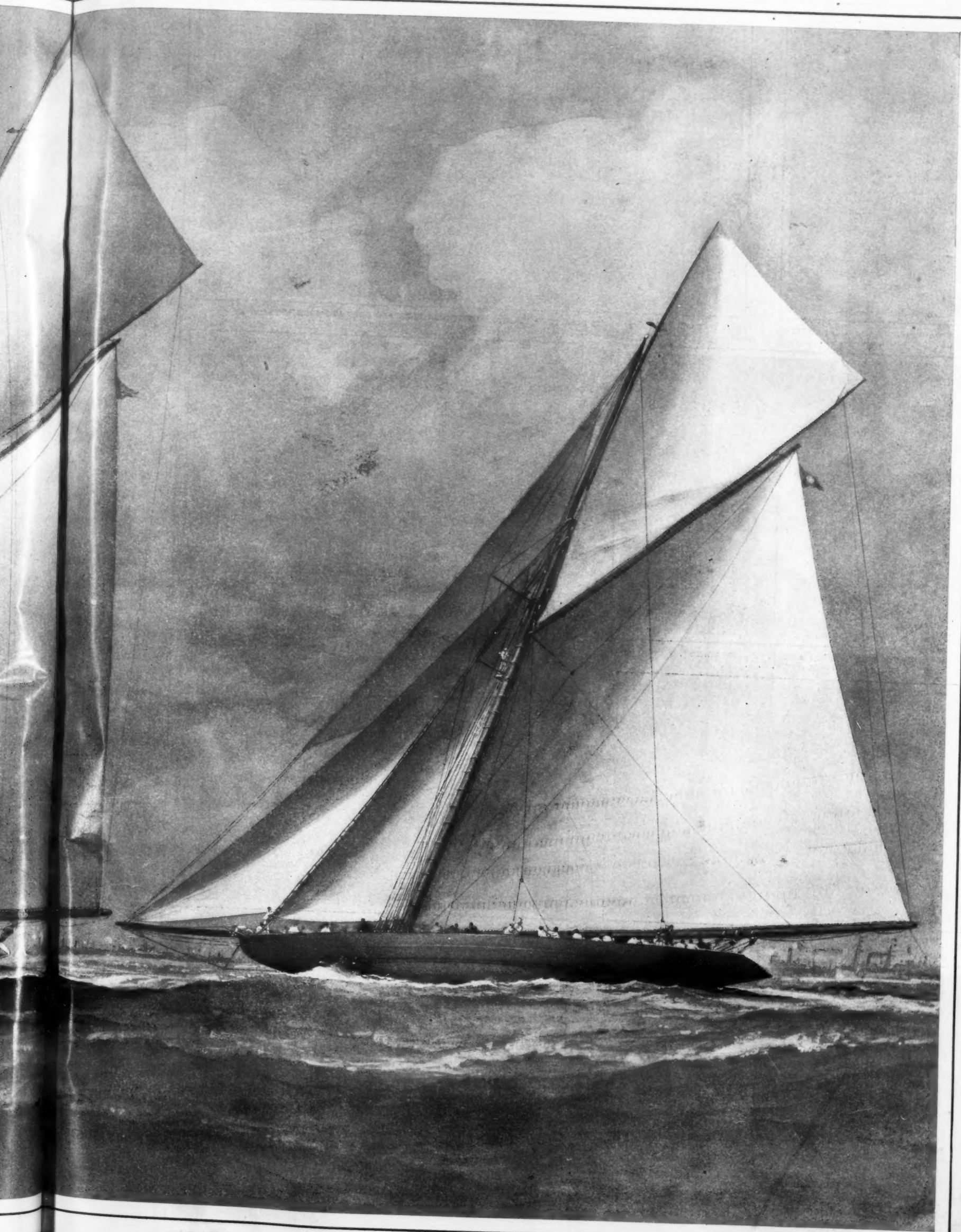
THE RACE FOR HOME AFTER EVERY YACHT CONTEST.

THE FASTEST AND FINEST PLEASURE-CRAFTS AFLOAT ENJOY THE EXHILARATION OF A COMPETITION OPEN TO ALL.



THE GREAT INTERNATIONAL YACHT-RACE THAT

THE FIFTEEN-MILE BEAT TO WINDWARD—THE "COLUMBIA" OVER STARBO



RACE THAT WAS WATCHED BY TWO CONTINENTS.
"COLUMBIA" ON THE STARBOARD TACK AND THE "SHAMROCK" ON THE PORT TACK.



A PRECOCIOUS ADMIRER OF ADMIRAL DEWEY.
James B. Brown, Jr., Denver, Col.



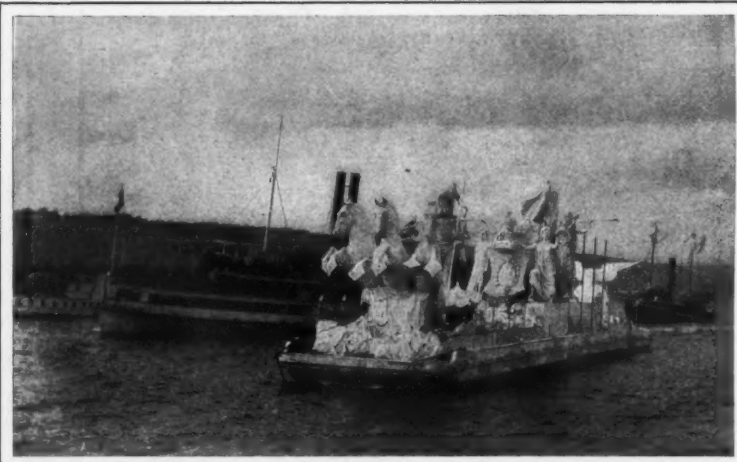
HOW THE SCIOTO RIVER SUSPENDED TRAFFIC ON THE BALTIMORE AND OHIO AND SOUTHWESTERN AT
CHILlicothe, O., DURING A FRESHET.—B. E. Stevenson, Chillicothe, O.



"THE ACE OF AMONDS" IN A GAME OF LIVING WHIST.
W. Crosby, Nyack, N. Y.



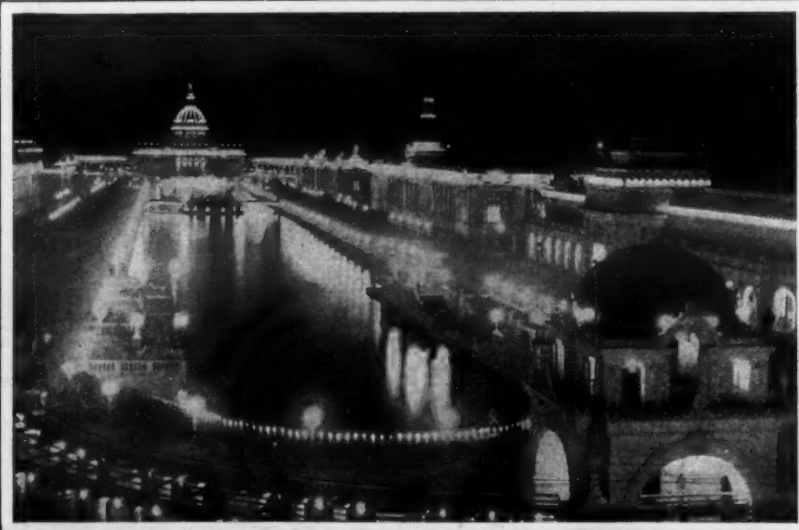
ENORMOUS LOG-RAFT EN ROUTE FROM THE MOUTH OF THE COLUMBIA RIVER TO
SAN FRANCISCO—CONTAINS 5,000,000 FEET OF PILING—RAFT 600 FEET LONG
AND FORTY-FIVE FEET IN DIAMETER.—Lieutenant G. A. Skinner,
U. S. A., Fort Stevens, Ore.



THE FLOAT "VICTORY" OFF GRANT'S TOMB, AT RIVERSIDE PARK, DURING THE
DEWEY CELEBRATION.—W. H. Broadwell, Newark, N. J.



"COME TO DINNER, CHILDREN!"
B. F. Case, Canton Centre, Conn.



NIGHT VIEW OF GRAND COURT OF GREATER AMERICAN EXPOSITION, OMAHA.
E. A. Beardsley, Council Bluffs, Ia. (The prize-winner.)



THE THIRTY-SECOND VOLUNTEERS LEAVING CAMP WILLISTON, KANSAS, FOR
A TEN-MILE PRACTICE MARCH.—Mary E. Hiatt, Fort Leavenworth, Kan.

OUR PRIZE PHOTOGRAPHIC CONTEST—COUNCIL BLUFFS, IA., TAKES THE PRIZE.

[SEE ANNOUNCEMENT ON EDITORIAL PAGE.]

WILLIAMS' SHAVING SOAP



HOW TO TELL A GOOD BARBER.

If you are looking for a good barber and a first-class shave; if you enjoy a rich, creamy lather that "never dries on the face," and appreciate delicate, re-freshing odor; if you want to be safe from the dangers that exist in so-called cheap, highly perfumed soaps, go to the barber who uses **Williams' Shaving Soap**.

But if you are willing your face should smart and burn, and if you don't object to that parched, drawn feeling caused by quick drying lather and are not afraid of blood poisoning and other diseases, you can doubtless find barbers who use inferior soaps that cost a little less.

Williams' Shaving Soaps are used by all first-class barbers and are sold everywhere.

Williams' Shaving Stick, 25 cts. Luxury Shaving Tablet, 25 cts.
Genuine Yankee Shaving Soap, 10c. Williams' Glycerated Tar Soap, 15c.
Williams' Shaving Soap, (Barbers), 6 round cakes, 1 lb., 40 cts. Exquisite also for toilet. Trial tablet for 2c. stamp.

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MR. F. TENNYSON NEELY'S ANNOUNCEMENTS.

In Commemoration of THE HERO'S RETURN Everybody Should Buy This Book.

In the preparation of this work the author has been in communication with the Admiral and members of his family; has visited his homes in Washington and Vermont, and has made a study of the histories and records of the Dewey family. She has corresponded with the Admiral's fellow officers in the civil war, where he won his spurs, and has numerous new and interesting anecdotes concerning his naval career. The book treats of the youthful life of the great fighter, of his school experiences, his struggles, and his triumphs and promotions. All the incidents of the Manila campaign are brought out and details are furnished which have never before seen the light. The publisher has been at great cost to produce the book, and no money or pains has been spared to make it worthy of Dewey, the Defender. Fully Illustrated. Clothbound. 12mo. Price \$1.25.

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LETTER-PRESS BY GEO. BLEECKMAN.

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Prof. Weltmer, of Nevada, Mo., Originates a Method of Magnetic Healing That Proves All Diseases Can Be Cured.

Life is but a germ made to emerge from a mysterious obscurity by an All Wise God, and permitted by Him to travel for a short space before He sends it to a realm of immortality. This short space was not meant to be filled with aches and pains. It is now discovered that disease is unnatural and is directly caused by humanity and can be cured by human hands. This wonderful discovery has been made by Prof. S. A. Weltmer, of Nevada, Mo., who originated the method of Magnetic Healing known as Weltmerism. By this method he has already cured over 100,000 afflicted of every imaginable disease. The great method known as the Absent Treatment cures all classes of people, no matter at what distance they live or the nature of their disease. Hon. Press Irons, Mayor of Nevada, was afflicted with kidney and bladder troubles for ten years and could find no relief in the usual remedies. In one week he was completely restored by Prof. Weltmer. Mrs. Jennie L. Lynch, Lakeview, Mo., was for two years afflicted with ulceration of the womb, heart and stomach troubles. In less than 30 days she was cured by the Absent Method. In like manner thousands have been restored. By writing Prof. S. A. Weltmer, Nevada, Mo., you will receive free the Magnetic Journal, a 40-page magazine, and long list of most remarkable cures ever performed.

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Shame of France

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Send us your address, and we will show you how to make \$3 a day absolutely sure; we furnish the work and teach you free; you work in the locality where you live. Send us your address and we will explain the business fully, remember we guarantee a clear profit of \$3 for every day's work.



THE MAIN STREET OF ANVIL CITY, THE NEW MINING CENTRE AT CAPE NOME, ALASKA.



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OPENING UP NEW CLAIMS ALONG THE SAND ON THE BEACH.



PANNING THE GOLDEN SANDS OF THE OCEAN AT LOW TIDE, AT CAPE NOME.

THE LATEST AND MOST MARVELOUS GOLD DISCOVERY.

GEOLOGISTS PUZZLED BY THE FINDING OF GOLD IN LARGE QUANTITIES ALONG THE SEASHORE AT CAPE NOME, ALASKA.

The Latest Klondike.

EXTRAORDINARY FINDS ON THE SEA-BEACH AT CAPE NOME.
FORTUNES FOUND IN THE SAND.

CAPE NOME, on the northern Alaska coast, which is fully illustrated for the first time in this issue, is now the place which figures largest in the hopes and dreams of gold-seekers and fortune-hunters throughout the world. Discoveries quite unprecedented in the history of gold-mining have been made on the sea-beach and the adjacent region at this point.

The existence of gold at Cape Nome was made known only a few months ago, but the rush in this direction has been very

great recently, and the region is now a hive of industry. The settlement here called Anvil City is only a few months old, and now has a population of over 8,000. All kinds of business are booming, and corner-lots, lumber, fuel, mining equipment, and provisions are up to sky prices.

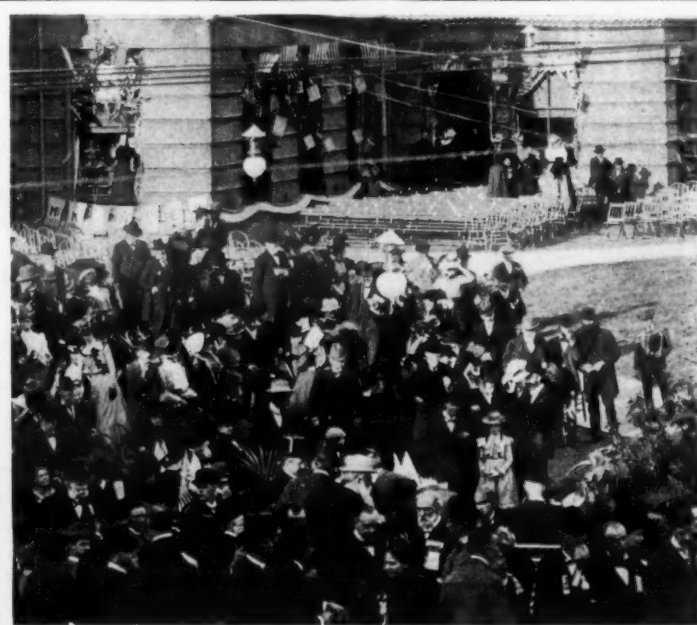
Old miners declare Cape Nome to be the most wonderful placer camp ever discovered. Fabulous stories are told of the riches found in the sand of the beach and in the gulches and creeks thereabout. One miner named Lindbloom, who returned to Seattle a few days ago, has cleaned up \$100,000 during the present season, and has refused \$800,000 in cash for his holdings. A single nugget worth \$450 was taken from one of his claims recently. Another man from Sioux City, Iowa, has brought down to Seattle with him \$8,000 in dust taken from a space forty-five feet square on Cape Nome beach. The storekeepers at Anvil City are said to have refused to accept any more dust, as their vaults and safes are full.

At diggings on Anvil Creek six men in seven hours took out nuggets to the value of \$6,400. On the same day, at another claim near by, a force of men washed out \$18,000 in eighteen hours. Claims that give out from \$60 to \$120 to the pan are reported. Two men took \$600 from the beach sand one day in August, and a young man named Hyde, a son of former Congressman Hyde, of Spokane, and his three partners washed \$2,100 in four days from this same beach. A late report says that there are over a thousand men on the Cape Nome beach taking out from \$50 to \$100 each per day.

The region about Cape Nome is represented as being desolate and forbidding to a high degree. Fuel of any kind commands phenomenal prices, and coal is not to be had for any price. Reindeer are sold at \$450 per head, and vegetables, tools, and clothing are scarce and high, even for an Alaskan market. Preparations are being made to open new passenger lines to Cape Nome next spring, and the stampede to this new gold-field is already on from Dawson and other points in the Yukon district.

The President's Notable Journey.

THE most interesting and the longest journey undertaken by President McKinley and the leading members of his Cabinet since his election is his trip to the West, during which, incidentally, he has taken a prominent part in the dedication of a magnificent soldiers' monument at Peoria, Ill., and laid the corner-stone of the new Federal building at Chicago. Nearly all the members of the Cabinet accompanied him as far as Chicago, and were prominent in the functions at which he was the honored guest, including the Chicago Day banquet at the Auditorium Hotel, over which Melville E. Stone presided as toast-master. The speakers, besides the President, included Governor Tanner, Mayor Harrison, Premier Laurier, of Canada; Vice-President Mariscal, of Mexico; Secretary Long, Congressman Henderson, and General T. A. Anderson.

SOLDIERS' MONUMENT AT PEORIA, ILL., UNVEILED BY PRESIDENT MCKINLEY, OCTOBER 6TH.—F. E. TRIBEL, SCULPTOR.
Photograph by L. K. Dewein.

PRESIDENT MCKINLEY BEING INTRODUCED TO THE LADIES OF THE MONUMENT ASSOCIATION OF PEORIA, ILL.

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Advice to Mothers: Mrs. WINGLOW'S Soothing Syrup should always be used for children teething. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhoea.

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These two choicest cuts are carefully selected and handled with the greatest care. They are cured by a process and formula exclusively our own, which produces a sweet, tender, juicy morsel with a distinctive flavor.

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We would like to send you a handsome little booklet telling how Dold's Foods are handled to secure the uniform high quality always found in Niagara Hams and Bacon. A postal will bring it to you free.

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Capt. Chas. King has just written a novel based on the Spanish-American war entitled, "Found in the Philippines." The book will contain many full-page illustrations, including latest half-tone portrait of the author.—*Post-Express*, Rochester, N. Y.

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A new story by Capt. King is always welcomed with extreme pleasure by thousands of readers. "A Wounded Name" can easily be classed among the best of this famous author's works. A sweet and sympathetic love vein threads through the plot.—*The Telegram*, Baltimore, Md.

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HIRAM—"Thet's why I made this trade—so thur wouldn't be enny danger uv me makin' enny more."

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